

Table I.A.1(1998) Number of private-sector establishments by firm size and selected characteristics: United States, 1998

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	6, 197, 685	3, 758, 930	764, 744	519, 511	388, 344	766, 156	4, 840, 741	1, 356, 944
Industry group								
Agric., fish., forest.	260, 716	226, 294	19, 155	9, 775	2, 700	2, 791	252, 360	8, 355
Mining	17, 094	6, 303	1, 765 *	1, 423 *	2, 887 *	4, 717	8, 326	8, 768
Construction	588, 896	459, 227	78, 016	37, 691	9, 913	4, 049	563, 037	25, 859
Manufacturing	334, 432	138, 686	64, 056	56, 338	35, 390	39, 962	235, 113	99, 319
Transp., commu., util.	216, 827	102, 393	25, 528	19, 304	14, 067	55, 536	140, 642	76, 186
Wholesale trade	396, 816	211, 741	54, 880	47, 971	28, 235	53, 988	298, 539	98, 277
Retail trade	1, 433, 036	693, 771	190, 347	131, 191	109, 079	308, 649	966, 361	466, 676
Fin., ins., real est.	572, 281	308, 887	38, 685	33, 576	45, 768	145, 365	365, 318	206, 963
Services	2, 367, 153	1, 601, 206	292, 313	182, 241	140, 295	151, 098	2, 000, 623	366, 530
Unknown	10, 433	10, 422	*****	*****	11 *	*****	10, 422	11 *
Ownership								
For profit, incorporated	3, 859, 827	1, 956, 174	570, 944	397, 177	280, 126	655, 407	2, 770, 759	1, 089, 068
For profit, unincorporated	1, 598, 467	1, 395, 505	116, 148	44, 447	29, 306	13, 062	1, 542, 036	56, 431
Nonprofit	636, 262	391, 441	77, 652	75, 335	68, 520	23, 313	511, 716	124, 546
Unknown	103, 128	15, 810	*****	2, 552	10, 393	74, 374	16, 230	86, 898
Age of firm								
Less than 5 years	1, 057, 330	862, 089	114, 201	51, 388	16, 025	13, 628	1, 014, 856	42, 475
5-9 years	1, 003, 144	768, 468	130, 974	63, 356	32, 136	8, 211	941, 607	61, 537
10-19 years	1, 487, 930	1, 034, 591	218, 450	127, 337	72, 715	34, 837	1, 336, 653	151, 277
20 or more years	2, 121, 441	1, 085, 449	295, 803	260, 960	213, 088	266, 142	1, 529, 733	591, 708
Unknown	527, 839	8, 334	5, 316	16, 469	54, 380	443, 339	17, 892	509, 947
Multi/single status								
2 or more locations	1, 501, 112	48, 713	109, 779	228, 683	348, 519	765, 419	266, 742	1, 234, 370
1 location only	4, 696, 573	3, 710, 217	654, 965	290, 828	39, 826	738	4, 573, 999	122, 574
Percent full-time employees								
Less than 25%	692, 879	549, 235	66, 913	40, 278	22, 043	14, 410	643, 021	49, 858
25-49%	410, 562	219, 548	60, 057	33, 457	31, 549	65, 950	300, 321	110, 242
50-74%	919, 869	601, 267	109, 494	61, 259	55, 340	92, 509	750, 403	169, 465
75% or more	4, 174, 375	2, 388, 880	528, 279	384, 517	279, 412	593, 287	3, 146, 996	1, 027, 378
Union presence								
No union employees	5, 612, 659	3, 561, 767	719, 875	477, 934	346, 248	506, 835	4, 576, 336	1, 036, 323
Has union employees	270, 464	67, 483	25, 939	25, 800	23, 959	127, 283	105, 109	165, 355
Unknown	314, 562	129, 680	18, 929	15, 777	18, 137	132, 038	159, 296	155, 266
Percent low-wage employees								
50% or more low wage	934, 886	625, 547	123, 097	76, 556	60, 417	49, 269	798, 073	136, 813
Less than 50% low wage	4, 462, 099	2, 922, 540	617, 731	419, 839	273, 917	228, 071	3, 795, 518	666, 581
Unknown	800, 700	210, 843	23, 915	23, 116	54, 010	488, 816	247, 150	553, 549

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

Totals may not sum exactly because of rounding.

*Figure does not meet standard of reliability or precision.

***** No estimate available. No reported values in cell.

Table I.A.1(1998) Standard error for number of private-sector establishments by firm size and selected characteristics: United States, 1998

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	40,508	33,260	13,807	10,866	9,118	18,911	34,437	25,525
Industry group								
Agric., fish., forest.	9,644	10,099	1,481	1,444	631	631	9,865	1,509
Mining	2,785	1,713	703 *	403 *	756 *	1,355	2,075	1,667
Construction	12,186	9,415	4,350	1,593	1,230	691	12,349	1,651
Manufacturing	8,149	6,491	3,867	1,011	2,860	2,093	8,455	4,796
Transp., commu., util.	9,891	6,284	2,753	2,224	1,856	7,079	5,894	7,425
Wholesale trade	13,143	12,652	3,807	6,063	3,073	4,246	13,331	4,667
Retail trade	24,659	17,723	6,435	6,163	4,498	12,135	18,992	16,205
Fin., ins., real est.	17,784	11,047	2,949	4,419	4,323	8,759	11,262	9,908
Services	17,062	21,022	8,436	4,410	6,230	10,077	14,651	7,451
Unknown	2,407	2,412	*****	*****	11 *	*****	2,412	11 *
Ownership								
For profit, incorporated	42,949	33,039	12,979	8,496	8,290	19,405	38,607	25,831
For profit, unincorporated	19,296	18,516	4,459	3,540	3,541	1,916	18,408	4,422
Nonprofit	12,374	8,284	5,169	3,179	2,823	1,962	10,115	3,166
Unknown	7,324	3,474	*****	363	2,105	3,465	3,465	4,344
Age of firm								
Less than 5 years	28,101	24,295	8,914	2,627	1,771	1,151	28,268	1,982
5-9 years	14,476	10,017	6,446	4,481	5,184	1,241	10,312	6,281
10-19 years	16,988	19,820	7,064	4,724	4,337	3,202	18,041	5,437
20 or more years	33,652	16,679	8,329	9,166	6,489	18,767	18,529	23,400
Unknown	11,087	2,202	950	1,853	2,384	9,249	2,989	9,836
Multi/single status								
2 or more locations	24,835	5,665	7,186	9,483	9,049	18,899	7,664	23,992
1 location only	35,954	34,081	14,891	4,249	1,953	86	37,555	2,968
Percent full-time employees								
Less than 25%	21,411	19,271	3,080	3,104	1,877	2,398	21,245	4,413
25-49%	16,191	14,602	4,490	1,503	2,191	6,319	13,680	7,513
50-74%	19,672	11,949	5,328	2,950	2,334	8,200	13,565	8,976
75% or more	34,906	29,027	11,831	10,316	9,997	13,163	29,883	18,659
Union presence								
No union employees	37,022	34,435	13,985	8,958	8,601	15,408	36,130	18,248
Has union employees	19,687	8,275	3,370	2,555	1,896	10,780	11,400	12,143
Unknown	10,170	9,913	2,324	2,381	2,488	5,860	11,697	5,761
Percent low-wage employees								
50% or more low wage	23,972	21,102	7,041	2,481	3,761	5,687	22,973	7,493
Less than 50% low wage	41,301	31,346	15,129	9,348	7,038	12,934	34,821	16,775
Unknown	14,040	9,542	2,256	2,428	3,104	10,456	10,657	11,313

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

*Figure does not meet standard of reliability or precision.

***** No estimate available. No reported values in cell.

Table I.A.1.a(1998) Percent of number of private-sector establishments by firm size and selected characteristics: United States, 1998

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	6, 197, 685	60. 7%	12. 3%	8. 4%	6. 3%	12. 4%	78. 1%	21. 9%
Industry group								
Agric., fish., forest.	260, 716	86. 8%	7. 3%	3. 7%	1. 0%	1. 1%	96. 8%	3. 2%
Mining	17, 094	36. 9%	10. 3% *	8. 3% *	16. 9% *	27. 6%	48. 7%	51. 3%
Construction	588, 896	78. 0%	13. 2%	6. 4%	1. 7%	0. 7%	95. 6%	4. 4%
Manufacturing	334, 432	41. 5%	19. 2%	16. 8%	10. 6%	11. 9%	70. 3%	29. 7%
Transp., commu., util.	216, 827	47. 2%	11. 8%	8. 9%	6. 5%	25. 6%	64. 9%	35. 1%
Wholesale trade	396, 816	53. 4%	13. 8%	12. 1%	7. 1%	13. 6%	75. 2%	24. 8%
Retail trade	1, 433, 036	48. 4%	13. 3%	9. 2%	7. 6%	21. 5%	67. 4%	32. 6%
Fin., ins., real est.	572, 281	54. 0%	6. 8%	5. 9%	8. 0%	25. 4%	63. 8%	36. 2%
Services	2, 367, 153	67. 6%	12. 3%	7. 7%	5. 9%	6. 4%	84. 5%	15. 5%
Unknown	10, 433	99. 9%	*****	*****	0. 1% *	*****	99. 9%	0. 1% *
Ownership								
For profit, incorporated	3, 859, 827	50. 7%	14. 8%	10. 3%	7. 3%	17. 0%	71. 8%	28. 2%
For profit, unincorporated	1, 598, 467	87. 3%	7. 3%	2. 8%	1. 8%	0. 8%	96. 5%	3. 5%
Nonprofit	636, 262	61. 5%	12. 2%	11. 8%	10. 8%	3. 7%	80. 4%	19. 6%
Unknown	103, 128	15. 3%	*****	2. 5%	10. 1%	72. 1%	15. 7%	84. 3%
Age of firm								
Less than 5 years	1, 057, 330	81. 5%	10. 8%	4. 9%	1. 5%	1. 3%	96. 0%	4. 0%
5-9 years	1, 003, 144	76. 6%	13. 1%	6. 3%	3. 2%	0. 8%	93. 9%	6. 1%
10-19 years	1, 487, 930	69. 5%	14. 7%	8. 6%	4. 9%	2. 3%	89. 8%	10. 2%
20 or more years	2, 121, 441	51. 2%	13. 9%	12. 3%	10. 0%	12. 5%	72. 1%	27. 9%
Unknown	527, 839	1. 6%	1. 0%	3. 1%	10. 3%	84. 0%	3. 4%	96. 6%
Multi/single status								
2 or more locations	1, 501, 112	3. 2%	7. 3%	15. 2%	23. 2%	51. 0%	17. 8%	82. 2%
1 location only	4, 696, 573	79. 0%	13. 9%	6. 2%	0. 8%	*****	97. 4%	2. 6%
Percent full-time employees								
Less than 25%	692, 879	79. 3%	9. 7%	5. 8%	3. 2%	2. 1%	92. 8%	7. 2%
25-49%	410, 562	53. 5%	14. 6%	8. 1%	7. 7%	16. 1%	73. 1%	26. 9%
50-74%	919, 869	65. 4%	11. 9%	6. 7%	6. 0%	10. 1%	81. 6%	18. 4%
75% or more	4, 174, 375	57. 2%	12. 7%	9. 2%	6. 7%	14. 2%	75. 4%	24. 6%
Union presence								
No union employees	5, 612, 659	63. 5%	12. 8%	8. 5%	6. 2%	9. 0%	81. 5%	18. 5%
Has union employees	270, 464	25. 0%	9. 6%	9. 5%	8. 9%	47. 1%	38. 9%	61. 1%
Unknown	314, 562	41. 2%	6. 0%	5. 0%	5. 8%	42. 0%	50. 6%	49. 4%
Percent low-wage employees								
50% or more low wage	934, 886	66. 9%	13. 2%	8. 2%	6. 5%	5. 3%	85. 4%	14. 6%
Less than 50% low wage	4, 462, 099	65. 5%	13. 8%	9. 4%	6. 1%	5. 1%	85. 1%	14. 9%
Unknown	800, 700	26. 3%	3. 0%	2. 9%	6. 7%	61. 0%	30. 9%	69. 1%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

Percents may not add to 100% because of rounding.

*Figure does not meet standard of reliability or precision.

***** No estimate available. No reported values in cell.

Table I.A.1.a(1998) Standard error for percent of number of private-sector establishments by firm size and selected characteristics: United States, 1998

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	40,508	0.43%	0.18%	0.18%	0.14%	0.27%	0.35%	0.35%
Industry group								
Agric., fish., forest.	9,644	0.88%	0.67%	0.59%	0.24%	0.25%	0.60%	0.60%
Mining	2,785	6.98%	4.16% *	2.63% *	5.79% *	5.15%	8.28%	8.28%
Construction	12,186	0.57%	0.53%	0.34%	0.20%	0.12%	0.30%	0.30%
Manufacturing	8,149	1.24%	1.01%	0.48%	0.77%	0.67%	1.39%	1.39%
Transp., commu., util.	9,891	2.36%	1.38%	1.13%	0.78%	2.15%	2.14%	2.14%
Wholesale trade	13,143	1.67%	0.90%	1.56%	0.75%	1.19%	1.33%	1.33%
Retail trade	24,659	1.01%	0.31%	0.41%	0.31%	0.70%	0.87%	0.87%
Fin., ins., real est.	17,784	1.03%	0.57%	0.77%	0.76%	0.99%	1.08%	1.08%
Services	17,062	0.55%	0.40%	0.23%	0.26%	0.41%	0.28%	0.28%
Unknown	2,407	10.70%	*****	*****	1.91% *	*****	10.70%	1.91% *
Ownership								
For profit, incorporated	42,949	0.57%	0.28%	0.25%	0.17%	0.47%	0.58%	0.58%
For profit, unincorporated	19,296	0.51%	0.24%	0.23%	0.21%	0.12%	0.26%	0.26%
Nonprofit	12,374	0.53%	0.75%	0.49%	0.38%	0.28%	0.30%	0.30%
Unknown	7,324	2.35%	*****	0.44%	1.51%	2.97%	2.32%	2.32%
Age of firm								
Less than 5 years	28,101	0.81%	0.68%	0.29%	0.18%	0.11%	0.22%	0.22%
5-9 years	14,476	0.92%	0.62%	0.42%	0.47%	0.12%	0.55%	0.55%
10-19 years	16,988	0.76%	0.50%	0.34%	0.30%	0.22%	0.38%	0.38%
20 or more years	33,652	0.78%	0.35%	0.39%	0.31%	0.72%	0.76%	0.76%
Unknown	11,087	0.38%	0.16%	0.38%	0.38%	0.62%	0.51%	0.51%
Multi/single status								
2 or more locations	24,835	0.40%	0.43%	0.58%	0.62%	0.63%	0.50%	0.50%
1 location only	35,954	0.31%	0.29%	0.12%	0.04%	*****	0.08%	0.08%
Percent full-time employees								
Less than 25%	21,411	0.89%	0.31%	0.45%	0.36%	0.32%	0.65%	0.65%
25-49%	16,191	2.11%	1.29%	0.56%	0.48%	1.39%	1.52%	1.52%
50-74%	19,672	0.99%	0.37%	0.36%	0.28%	0.70%	0.70%	0.70%
75% or more	34,906	0.53%	0.23%	0.27%	0.24%	0.26%	0.38%	0.38%
Union presence								
No union employees	37,022	0.41%	0.20%	0.19%	0.15%	0.27%	0.31%	0.31%
Has union employees	19,687	1.93%	1.02%	0.60%	1.09%	1.84%	2.33%	2.33%
Unknown	10,170	2.05%	0.68%	0.68%	0.78%	2.34%	2.32%	2.32%
Percent low-wage employees								
50% or more low wage	23,972	1.06%	0.69%	0.38%	0.46%	0.55%	0.81%	0.81%
Less than 50% low wage	41,301	0.44%	0.28%	0.23%	0.14%	0.27%	0.32%	0.32%
Unknown	14,040	1.05%	0.26%	0.30%	0.32%	1.18%	1.09%	1.09%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

*Figure does not meet standard of reliability or precision.

***** No estimate available. No reported values in cell.

Table I.A.2(1998) Percent of private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 1998

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	55.2%	35.9%	66.7%	83.8%	94.1%	99.2%	43.7%	96.3%
Industry group								
Agric., fish., forest.	28.1%	22.6%	57.0%	63.5%	82.4%	100.0%	26.1%	87.8%
Mining	83.1%	61.6%	84.7%	85.9%	100.0%	99.8%	67.7%	97.6%
Construction	43.1%	34.8%	64.6%	80.6%	90.9%	100.0%	40.8%	92.3%
Manufacturing	71.9%	45.1%	82.3%	90.6%	96.7%	100.0%	61.2%	97.2%
Transp., commu., util.	64.4%	35.5%	68.0%	90.9%	96.2%	99.0%	46.3%	98.0%
Wholesale trade	69.6%	48.5%	85.8%	93.3%	98.7%	99.8%	60.0%	98.9%
Retail trade	54.9%	26.2%	50.3%	76.1%	93.2%	99.8%	34.8%	96.5%
Fin., ins., real est.	64.4%	38.1%	80.3%	95.2%	95.6%	98.9%	45.3%	98.0%
Services	53.5%	39.5%	69.6%	83.5%	93.0%	97.8%	46.1%	94.3%
Unknown	7.5% *	7.6% *	*****	*****	*****	*****	7.6% *	*****
Ownership								
For profit, incorporated	65.1%	44.2%	70.5%	84.0%	93.7%	99.3%	52.8%	96.5%
For profit, unincorporated	27.7%	23.3%	41.2%	69.2%	89.9%	96.3%	25.4%	89.7%
Nonprofit	59.2%	40.8%	77.0%	90.5%	97.1%	96.3%	50.3%	95.8%
Unknown	84.4%	1.6% *	*****	96.5%	97.8%	99.7%	4.2% *	99.4%
Age of firm								
Less than 5 years	33.5%	27.3%	49.3%	67.4%	88.2%	96.7%	31.3%	86.4%
5-9 years	41.1%	33.4%	56.7%	72.7%	85.8%	95.6%	38.3%	85.3%
10-19 years	50.0%	38.5%	65.8%	79.8%	91.5%	97.8%	45.4%	91.3%
20 or more years	65.9%	42.1%	78.6%	91.2%	96.9%	99.6%	53.7%	97.7%
Unknown	96.7%	16.0% *	65.3%	90.3%	93.5%	99.2%	48.1%	98.4%
Multi/single status								
2 or more locations	93.8%	64.1%	76.7%	89.1%	94.5%	99.2%	78.2%	97.1%
1 location only	42.9%	35.5%	65.1%	79.6%	91.0%	98.1%	41.6%	88.1%
Percent full-time employees								
Less than 25%	15.2%	8.4%	19.4%	45.9%	72.7%	83.4%	10.8%	72.9%
25-49%	54.9%	34.4%	50.7%	78.6%	89.6%	98.2%	40.4%	94.4%
50-74%	51.2%	35.5%	61.5%	73.3%	95.1%	99.8%	41.0%	96.2%
75% or more	62.7%	42.5%	75.6%	89.8%	96.1%	99.6%	51.3%	97.7%
Union presence								
No union employees	53.2%	36.0%	66.1%	83.7%	94.2%	99.4%	43.6%	95.9%
Has union employees	86.9%	56.6%	88.0%	92.0%	95.7%	100.0%	68.3%	98.7%
Unknown	62.7%	22.2%	60.4%	71.9%	91.4%	97.8%	29.8%	96.5%
Percent low wage employees								
50% or more low wage	30.7%	17.8%	27.7%	58.9%	79.8%	97.4%	21.6%	83.8%
Less than 50% low wage	56.9%	41.4%	75.1%	88.9%	97.1%	99.4%	49.9%	96.9%
Unknown	74.2%	13.3%	50.1%	73.6%	95.4%	99.3%	19.3%	98.7%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

*Figure does not meet standard of reliability or precision.

***** No estimate available. No reported values in cell.

Table I.A.2(1998) Standard error for percent of private-sector establishments that offer health insurance by firm size and selected characteristics:
United States, 1998

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.59%	0.56%	0.94%	0.87%	0.56%	0.16%	0.63%	0.22%
Industry group								
Agric., fish., forest.	2.55%	2.53%	7.91%	7.33%	13.72%	0.00%	2.50%	9.05%
Mining	5.15%	13.78%	18.26%	13.46%	0.00%	0.11%	9.33%	1.18%
Construction	1.43%	1.28%	4.44%	2.44%	3.70%	0.00%	1.49%	1.48%
Manufacturing	1.72%	3.30%	3.21%	1.75%	2.30%	0.00%	2.20%	0.81%
Transp., comm., util.	2.20%	3.90%	5.29%	2.03%	2.43%	0.77%	3.58%	1.01%
Wholesale trade	1.07%	1.40%	2.32%	1.71%	1.03%	0.12%	1.13%	0.43%
Retail trade	0.78%	1.29%	1.69%	1.67%	1.10%	0.11%	1.05%	0.47%
Fin., ins., real est.	1.17%	1.91%	2.73%	1.19%	1.29%	0.70%	1.42%	0.69%
Services	0.69%	0.92%	1.26%	1.32%	1.20%	0.37%	0.81%	0.66%
Unknown	3.31% *	3.31% *	*****	*****	*****	*****	3.31% *	*****
Ownership								
For profit, incorporated	0.67%	0.65%	0.95%	0.87%	0.73%	0.19%	0.72%	0.22%
For profit, unincorporated	0.62%	0.59%	2.04%	2.30%	2.51%	1.33%	0.63%	2.23%
Nonprofit	1.57%	2.18%	2.87%	1.74%	1.14%	1.26%	1.95%	0.75%
Unknown	2.25%	0.83% *	*****	3.79%	1.93%	0.23%	2.41% *	0.42%
Age of firm								
Less than 5 years	0.84%	0.87%	2.41%	3.22%	4.22%	1.44%	0.84%	1.91%
5-9 years	0.88%	1.13%	1.59%	2.62%	4.39%	2.28%	0.95%	2.63%
10-19 years	1.35%	1.24%	3.04%	1.14%	1.68%	1.18%	1.49%	1.15%
20 or more years	0.76%	1.11%	1.72%	0.63%	0.60%	0.14%	0.87%	0.31%
Unknown	0.33%	6.73% *	14.96%	3.46%	1.59%	0.27%	8.38%	0.29%
Multi/single status								
2 or more locations	0.36%	5.53%	2.18%	1.18%	0.56%	0.16%	1.68%	0.25%
1 location only	0.65%	0.55%	0.99%	0.90%	1.70%	1.35%	0.65%	0.50%
Percent full-time employees								
Less than 25%	1.36%	1.03%	2.82%	3.60%	5.77%	6.87%	1.29%	4.96%
25-49%	1.29%	1.40%	2.34%	2.77%	2.79%	1.14%	0.90%	1.38%
50-74%	0.94%	1.38%	2.48%	3.42%	1.74%	0.11%	1.18%	0.61%
75% or more	0.64%	0.77%	0.86%	0.79%	0.56%	0.09%	0.69%	0.27%
Union presence								
No union employees	0.62%	0.58%	0.89%	1.05%	0.65%	0.13%	0.64%	0.26%
Has union employees	1.02%	3.81%	3.50%	4.36%	1.41%	0.01%	2.29%	0.55%
Unknown	2.33%	2.93%	6.80%	6.24%	2.85%	0.95%	3.23%	0.79%
Percent low wage employees								
50% or more low wage	0.74%	0.62%	2.18%	4.09%	2.10%	0.60%	0.59%	1.25%
Less than 50% low wage	0.74%	0.68%	1.19%	0.98%	0.40%	0.19%	0.76%	0.20%
Unknown	1.23%	2.12%	4.57%	4.31%	1.37%	0.26%	1.91%	0.28%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

*Figure does not meet standard of reliability or precision.

***** No estimate available. No reported values in cell.

Table I.A.2.a(1998) Percent of private-sector establishments that offer health insurance and self-insure at least one plan by firm size and selected characteristics: United States, 1998

	Total	Less than 100 employees	100 - 499 employees	500 or more employees	Less than 50 employees	50 or more employees
United States	26.9%	11.9%	29.9%	67.0%	11.2%	52.3%
Industry group						
Agric., fish., forest.	16.7%	14.9%	16.3% *	56.4%	14.3%	38.3%
Mining	40.3%	15.2% *	8.4% *	80.8%	13.1% *	58.2%
Construction	16.0%	14.2%	32.4%	67.4%	13.9%	35.9%
Manufacturing	24.3%	10.3%	40.2%	64.5%	9.2%	46.8%
Transp., commu., util.	40.1%	11.9%	43.0%	74.7%	11.7%	64.8%
Wholesale trade	27.1%	11.7%	40.4%	72.8%	10.9%	56.8%
Retail trade	35.6%	11.9%	29.2%	63.9%	10.4%	54.5%
Fin., ins., real est.	38.4%	7.6%	28.3%	77.2%	6.4%	64.6%
Services	19.8%	12.2%	25.1%	59.9%	11.9%	40.9%
Ownership						
For profit, incorporated	28.6%	10.5%	32.9%	68.0%	9.7%	54.9%
For profit, unincorporated	12.6%	10.4%	23.3%	49.7%	10.1%	32.3%
Nonprofit	23.4%	21.0%	22.0%	46.9%	22.0%	26.4%
Unknown	66.5%	54.7%	26.7% *	69.6%	****	67.1%
Age of firm						
Less than 5 years	12.4%	9.0%	20.7%	79.5%	8.8%	43.4%
5-9 years	13.3%	11.3%	27.0%	46.4%	11.0%	29.3%
10-19 years	14.9%	11.0%	22.0%	59.9%	10.7%	33.3%
20 or more years	28.6%	13.1%	30.3%	75.2%	12.6%	51.3%
Unknown	61.0%	43.1%	48.6%	62.6%	23.0% *	61.7%
Multi/single status						
2 or more locations	49.4%	17.6%	30.9%	67.1%	15.0%	55.4%
1 location only	11.2%	11.0%	23.5%	34.9%	10.8%	17.6%
Percent full-time employees						
Less than 25%	23.5%	20.6%	14.2% *	45.4%	21.3%	27.7%
25-49%	32.6%	12.1%	25.2%	73.8%	12.3%	56.3%
50-74%	24.1%	11.5%	23.6%	64.3%	11.2%	48.3%
75% or more	27.1%	11.5%	32.7%	67.2%	10.7%	53.4%
Union presence						
No union employees	24.7%	11.4%	30.0%	72.5%	10.8%	52.7%
Has union employees	53.1%	21.0%	31.9%	76.9%	21.1%	67.2%
Unknown	28.7%	16.5%	24.1%	33.8%	14.2%	33.3%
Percent low wage employees						
50% or more low wage	26.4%	12.0%	22.9%	75.5%	11.9%	48.1%
Less than 50% low wage	19.1%	11.5%	29.3%	68.2%	11.1%	42.8%
Unknown	60.4%	24.7%	44.4%	65.4%	16.5%	64.3%

Source: Agency for Health Care Policy and Research, Center for Cost and Financing Studies. 1998 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

*Figure does not meet standard of reliability or precision.

**** No estimate available. No reported values in cell.

Table I.A.2.a(1998) Standard error for percent of private-sector establishments that offer health insurance and self-insure at least one plan by firm size and selected characteristics: United States, 1998

	Total	Less than 100 employees	100 - 499 employees	500 or more employees	Less than 50 employees	50 or more employees
United States	0.48%	0.41%	1.30%	0.91%	0.54%	0.74%
Industry group						
Agric., fish., forest.	2.39%	2.63%	6.80% *	10.67%	2.30%	9.63%
Mining	7.74%	10.98% *	10.89% *	9.04%	10.57% *	10.48%
Construction	1.96%	1.95%	7.52%	9.56%	1.95%	4.15%
Manufacturing	1.19%	0.92%	3.18%	1.21%	0.89%	1.33%
Transp., commu., util.	3.49%	1.14%	9.35%	5.43%	1.61%	5.04%
Wholesale trade	2.61%	2.53%	4.96%	3.49%	2.75%	3.54%
Retail trade	1.33%	0.89%	2.96%	1.56%	0.81%	1.60%
Fin., ins., real est.	1.62%	1.01%	5.60%	1.87%	1.19%	2.43%
Services	0.53%	0.45%	2.12%	1.66%	0.58%	1.24%
Ownership						
For profit, incorporated	0.67%	0.53%	1.49%	0.86%	0.66%	0.81%
For profit, unincorporated	0.70%	0.73%	3.25%	5.65%	0.79%	2.41%
Nonprofit	0.60%	0.73%	2.51%	3.71%	0.76%	1.63%
Unknown	3.14%	12.82%	11.56% *	3.46%	*****	3.14%
Age of firm						
Less than 5 years	0.98%	1.06%	5.12%	4.23%	1.12%	2.59%
5-9 years	1.18%	1.01%	5.89%	5.83%	1.09%	3.53%
10-19 years	0.64%	0.79%	4.10%	3.88%	0.88%	2.16%
20 or more years	0.69%	0.66%	2.30%	1.78%	0.86%	1.27%
Unknown	0.83%	5.67%	5.09%	0.80%	7.35% *	0.77%
Multi/single status						
2 or more locations	0.78%	1.22%	1.44%	0.91%	1.34%	0.75%
1 location only	0.49%	0.52%	1.93%	6.37%	0.56%	1.30%
Percent full-time employees						
Less than 25%	2.38%	4.25%	4.83% *	8.43%	4.79%	4.11%
25-49%	2.57%	2.38%	3.33%	4.23%	2.83%	3.30%
50-74%	1.61%	0.73%	3.21%	3.30%	0.82%	2.77%
75% or more	0.68%	0.59%	1.81%	1.17%	0.74%	0.82%
Union presence						
No union employees	0.38%	0.43%	1.30%	0.92%	0.56%	0.71%
Has union employees	2.12%	2.12%	3.05%	2.53%	2.34%	2.38%
Unknown	3.45%	2.80%	5.76%	4.45%	3.56%	4.09%
Percent low wage employees						
50% or more low wage	1.60%	2.14%	2.33%	2.85%	2.28%	2.75%
Less than 50% low wage	0.46%	0.43%	1.86%	1.53%	0.52%	0.88%
Unknown	0.80%	2.93%	4.28%	0.93%	3.09%	0.84%

Source: Agency for Health Care Policy and Research, Center for Cost and Financing Studies. 1998 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

*Figure does not meet standard of reliability or precision.

***** No estimate available. No reported values in cell.

Table I.A.2.b(1998) Percent of private-sector establishments that offer health insurance that offer at least one health insurance plan that required no contribution from the employee for single coverage by firm size and selected characteristics: United States, 1998

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	49.2%	72.7%	58.2%	45.7%	28.8%	13.4%	66.4%	21.5%
Industry group								
Agric., fish., forest.	73.0%	79.5%	65.8%	58.5%	57.2%	24.8% *	76.6%	40.3%
Mining	44.6%	60.0%	64.7%	30.1% *	35.5%	34.9%	62.3%	33.0%
Construction	64.4%	67.5%	65.3%	54.2%	48.0%	40.9%	65.6%	52.8%
Manufacturing	45.5%	68.1%	49.5%	41.2%	32.1%	22.0%	56.3%	29.4%
Transp., comm., util.	50.7%	71.1%	68.1%	39.9%	32.8%	39.7%	66.1%	37.4%
Wholesale trade	53.5%	76.1%	57.6%	49.6%	29.4%	22.7%	67.8%	27.3%
Retail trade	30.4%	62.9%	53.8%	35.3%	18.0%	6.4%	56.3%	11.0%
Fin., ins., real est.	41.6%	75.3%	68.1%	56.1%	26.8%	9.5%	72.6%	16.2%
Services	58.4%	75.8%	58.0%	49.3%	34.6%	14.6%	69.7%	28.1%
Unknown	68.8% *	68.8% *	*****	*****	*****	*****	68.8% *	*****
Ownership								
For profit, incorporated	45.7%	71.9%	56.2%	43.2%	26.1%	13.5%	64.3%	19.7%
For profit, unincorporated	65.1%	71.4%	63.5%	48.0%	32.7%	16.7%	69.5%	31.2%
Nonprofit	63.1%	79.0%	66.9%	57.5%	39.7%	25.3%	73.3%	41.1%
Unknown	10.2%	100.0% *	*****	27.6% *	17.6% *	8.3%	53.6% *	9.8%
Age of firm								
Less than 5 years	59.2%	69.6%	45.2%	44.5%	27.4%	5.6% *	63.5%	21.9%
5-9 years	60.6%	70.6%	58.0%	38.1%	23.0%	19.4%	65.4%	27.1%
10-19 years	60.7%	73.2%	60.1%	46.0%	29.4%	23.0%	67.7%	30.2%
20 or more years	50.3%	74.9%	60.2%	48.4%	32.6%	14.5%	67.0%	26.5%
Unknown	13.4%	70.9% *	55.1% *	28.1%	16.2%	12.0%	58.1%	12.6%
Multi/single status								
2 or more locations	24.4%	45.6%	56.2%	43.8%	27.8%	13.3%	50.9%	19.8%
1 location only	66.6%	73.3%	58.6%	47.5%	38.2%	44.8%	68.1%	40.2%
Percent full-time employees								
Less than 25%	52.7%	68.2%	70.0%	48.0%	31.4%	10.5% *	65.0%	29.2%
25-49%	40.3%	71.2%	58.8%	38.3%	24.6%	3.1%	64.5%	12.0%
50-74%	47.4%	69.0%	53.8%	40.0%	26.5%	8.2%	63.5%	16.9%
75% or more	50.2%	73.8%	58.5%	46.9%	29.6%	15.4%	67.1%	22.9%
Union presence								
No union employees	50.8%	72.4%	57.8%	44.4%	27.2%	9.6%	66.1%	20.2%
Has union employees	48.2%	77.6%	75.1%	62.6%	51.2%	31.2%	75.5%	36.1%
Unknown	26.4%	78.1%	40.7%	56.4%	29.5%	10.6%	65.6%	14.0%
Percent low wage employees								
50% or more low wage	46.0%	73.1%	56.1%	34.9%	22.8%	9.6%	63.8%	19.1%
Less than 50% low wage	57.2%	72.7%	58.2%	47.2%	32.7%	18.3%	66.6%	29.9%
Unknown	16.4%	71.5%	61.5%	42.6%	14.2%	11.5%	67.2%	12.0%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

*Figure does not meet standard of reliability or precision.

***** No estimate available. No reported values in cell.

Table I.A.2.b(1998) Standard error for percent of private-sector establishments that offer health insurance that offer at least one health insurance plan that required no contribution from the employee for single coverage by firm size and selected characteristics: United States, 1998

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.61%	0.94%	1.23%	0.50%	0.86%	0.80%	0.76%	0.58%
Industry group								
Agric., fish., forest.	3.07%	5.48%	11.17%	8.81%	14.92%	9.95% *	3.20%	6.90%
Mining	6.08%	15.46%	16.17%	11.79% *	10.34%	8.49%	12.73%	8.41%
Construction	1.88%	2.78%	3.19%	4.28%	7.58%	8.66%	2.06%	4.15%
Manufacturing	2.00%	4.44%	4.30%	2.05%	2.76%	1.88%	2.96%	1.47%
Transp., comm., util.	2.81%	2.44%	5.79%	7.01%	4.76%	6.40%	2.92%	4.64%
Wholesale trade	2.10%	1.49%	3.90%	3.85%	5.16%	2.53%	1.80%	2.99%
Retail trade	0.83%	3.39%	2.98%	2.58%	1.64%	0.68%	1.84%	0.57%
Fin., ins., real est.	1.36%	2.87%	4.24%	5.56%	4.49%	1.84%	1.86%	1.79%
Services	1.06%	1.02%	1.70%	2.20%	3.01%	1.26%	1.04%	1.37%
Unknown	21.02% *	21.02% *	*****	*****	*****	*****	21.02% *	*****
Ownership								
For profit, incorporated	0.62%	1.42%	1.77%	0.60%	0.85%	0.98%	0.93%	0.67%
For profit, unincorporated	1.76%	1.75%	4.59%	3.86%	4.21%	3.80%	1.77%	3.31%
Nonprofit	1.22%	1.79%	3.31%	2.35%	3.85%	4.24%	1.28%	2.14%
Unknown	1.45%	31.62% *	*****	14.54% *	5.99% *	1.44%	17.65% *	1.34%
Age of firm								
Less than 5 years	1.98%	2.42%	3.56%	2.77%	5.76%	2.86% *	2.25%	3.41%
5-9 years	1.32%	1.44%	2.84%	2.56%	3.99%	5.46%	1.39%	1.48%
10-19 years	1.15%	1.61%	2.05%	1.87%	2.75%	2.54%	1.33%	1.65%
20 or more years	0.97%	1.52%	1.98%	0.85%	0.88%	1.61%	0.94%	0.95%
Unknown	0.92%	21.57% *	16.59% *	4.79%	3.25%	0.77%	10.15%	0.83%
Multi/single status								
2 or more locations	0.60%	6.76%	3.22%	1.42%	1.09%	0.80%	2.22%	0.68%
1 location only	0.82%	0.90%	1.31%	1.24%	2.11%	6.21%	0.87%	1.15%
Percent full-time employees								
Less than 25%	3.08%	5.85%	5.07%	5.01%	5.61%	3.82% *	4.15%	2.65%
25-49%	1.91%	3.39%	5.18%	5.35%	3.09%	0.70%	2.33%	1.25%
50-74%	1.25%	1.95%	3.05%	3.56%	3.58%	0.69%	1.45%	1.72%
75% or more	0.79%	1.25%	1.59%	1.02%	0.95%	0.93%	1.09%	0.70%
Union presence								
No union employees	0.71%	1.03%	1.22%	0.58%	0.91%	0.79%	0.81%	0.60%
Has union employees	1.70%	5.86%	5.59%	3.97%	3.41%	2.27%	3.30%	2.09%
Unknown	2.62%	5.95%	5.73%	6.97%	8.21%	1.44%	4.52%	1.82%
Percent low wage employees								
50% or more low wage	1.17%	2.49%	5.48%	2.46%	2.35%	2.48%	2.10%	2.09%
Less than 50% low wage	0.68%	0.93%	1.27%	0.74%	0.92%	1.99%	0.76%	0.96%
Unknown	0.73%	5.76%	9.44%	6.06%	2.83%	0.67%	4.92%	0.61%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

*Figure does not meet standard of reliability or precision.

***** No estimate available. No reported values in cell.

Table I.A.2.b.(1)(1998) Percent of private-sector establishments that offer health insurance that offer an exclusive-provider plan that required no contribution from the employee for single coverage by firm size and selected characteristics: United States, 1998

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	16.0%	22.2%	19.0%	15.7%	10.2%	6.2%	20.8%	8.4%
Industry group								
Agric., fish., forest.	17.9%	22.0%	10.9% *	3.5% *	4.1% *	12.8% *	18.9%	8.7% *
Mining	5.4% *	*****	13.7% *	*****	17.8% *	1.0% *	3.6% *	6.6% *
Construction	18.3%	19.0%	21.2%	14.4%	7.7% *	8.9% *	19.2%	9.7%
Manufacturing	15.5%	21.6%	17.2%	13.7%	12.9%	8.4%	18.6%	10.9%
Transp., comm., util.	22.0%	29.9%	28.6%	9.8% *	12.8%	21.0%	26.5%	18.2%
Wholesale trade	19.0%	27.6%	21.2%	14.4%	9.5% *	9.4%	24.3%	9.2%
Retail trade	10.5%	20.8%	17.8%	13.6%	3.9%	3.4%	19.1%	4.1%
Fin., ins., real est.	13.3%	22.9%	18.4%	17.8%	8.8% *	4.8%	21.5%	6.7%
Services	18.6%	22.2%	18.6%	19.2%	14.8%	6.0%	21.1%	11.9%
Unknown	35.6% *	35.6% *	*****	*****	*****	*****	35.6% *	*****
Ownership								
For profit, incorporated	14.8%	22.3%	17.9%	13.5%	7.9%	6.2%	20.1%	7.4%
For profit, unincorporated	19.9%	20.9%	20.1%	22.6%	10.3%	8.8% *	20.9%	12.3%
Nonprofit	22.7%	24.3%	25.5%	23.3%	18.1%	15.0% *	24.4%	18.8%
Unknown	4.3%	*****	*****	7.6% *	15.5% *	2.7% *	*****	4.4%
Age of firm								
Less than 5 years	21.2%	25.6%	16.3%	12.5%	8.0%	0.7% *	23.1%	4.9% *
5-9 years	18.0%	21.2%	15.7%	12.9%	6.9% *	6.4% *	19.6%	7.5%
10-19 years	18.7%	21.1%	19.9%	15.0%	9.4%	15.6%	20.3%	11.7%
20 or more years	16.7%	22.0%	20.3%	17.2%	11.8%	8.0%	20.8%	10.9%
Unknown	5.1%	37.1% *	9.9% *	12.3% *	6.8% *	4.6%	17.6% *	4.9%
Multi/single status								
2 or more locations	8.9%	12.5% *	16.0%	14.2%	9.7%	6.2%	14.6%	7.9%
1 location only	21.1%	22.4%	19.5%	17.0%	14.9%	11.1% *	21.5%	13.8%
Percent full-time employees								
Less than 25%	13.5%	14.1%	21.7% *	14.2% *	9.9%	6.1% *	15.5%	9.8%
25-49%	11.9%	18.6%	19.2%	15.7%	5.9%	1.6% *	18.4%	4.2%
50-74%	14.6%	20.0%	18.7%	13.5%	9.5%	2.5% *	19.2%	5.9%
75% or more	16.8%	23.3%	18.9%	16.0%	10.8%	7.3%	21.5%	9.2%
Union presence								
No union employees	16.1%	22.3%	18.8%	15.0%	9.3%	3.3%	20.7%	6.9%
Has union employees	21.0%	22.7%	27.5%	23.5%	22.6%	18.6%	25.2%	19.2%
Unknown	9.0%	18.4% *	9.4% *	24.2%	10.7% *	5.3%	16.4%	6.7%
Percent low wage employees								
50% or more low wage	15.4%	22.3%	18.1%	14.1%	7.4% *	7.0% *	20.5%	7.8%
Less than 50% low wage	18.5%	22.2%	19.1%	15.6%	11.3%	10.8%	20.8%	11.8%
Unknown	5.8%	22.3%	14.9%	20.6% *	7.0% *	4.0%	20.9%	4.5%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

*Figure does not meet standard of reliability or precision.

***** No estimate available. No reported values in cell.

Table I.A.2.b.(1)(1998) Standard error for percent of private-sector establishments that offer health insurance that offer an exclusive-provider plan that required no contribution from the employee for single coverage by firm size and selected characteristics: United States, 1998

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.63%	1.17%	0.78%	1.15%	0.79%	0.59%	0.86%	0.42%
Industry group								
Agric., fish., forest.	2.33%	3.03%	3.92% *	2.05% *	1.81% *	8.60% *	2.37%	3.05% *
Mining	2.47% *	*****	10.07% *	*****	9.08% *	0.99% *	5.72% *	6.46% *
Construction	2.34%	3.23%	3.28%	3.44%	5.10% *	4.64% *	2.44%	2.07%
Manufacturing	1.97%	4.15%	3.81%	2.41%	2.24%	1.11%	3.09%	1.03%
Transp., comm., util.	2.78%	5.12%	7.19%	4.27% *	3.42%	4.32%	4.13%	3.24%
Wholesale trade	2.55%	4.22%	4.10%	4.13%	2.97% *	2.27%	3.11%	2.53%
Retail trade	0.46%	2.02%	1.23%	1.63%	0.59%	0.49%	1.15%	0.43%
Fin., ins., real est.	1.30%	3.23%	4.42%	3.56%	3.02% *	1.33%	2.12%	1.35%
Services	0.85%	1.35%	1.51%	1.55%	1.94%	0.77%	1.13%	1.16%
Unknown	13.16% *	13.16% *	*****	*****	*****	*****	13.16% *	*****
Ownership								
For profit, incorporated	0.67%	1.45%	0.96%	1.15%	0.57%	0.67%	1.06%	0.36%
For profit, unincorporated	0.94%	1.07%	3.57%	4.95%	1.95%	2.69% *	0.96%	1.68%
Nonprofit	1.55%	2.44%	3.33%	2.78%	2.48%	4.68% *	1.74%	2.14%
Unknown	1.15%	*****	*****	5.98% *	6.00% *	1.00% *	*****	1.15%
Age of firm								
Less than 5 years	1.81%	2.05%	3.50%	3.25%	2.25%	0.51% *	2.03%	1.51% *
5-9 years	1.52%	2.29%	2.36%	1.72%	3.35% *	3.50% *	1.63%	1.81%
10-19 years	0.91%	1.50%	0.82%	1.66%	1.13%	2.76%	1.08%	1.52%
20 or more years	0.82%	1.92%	1.52%	1.46%	0.93%	0.88%	1.23%	0.75%
Unknown	0.44%	13.47% *	3.92% *	4.72% *	2.14% *	0.44%	6.73% *	0.43%
Multi/single status								
2 or more locations	0.50%	3.80% *	2.79%	2.07%	0.98%	0.59%	1.66%	0.50%
1 location only	0.90%	1.18%	1.09%	1.03%	2.16%	6.87% *	0.98%	1.38%
Percent full-time employees								
Less than 25%	1.90%	3.01%	7.41% *	4.49% *	2.38%	3.67% *	2.56%	2.15%
25-49%	1.14%	3.03%	2.54%	4.70%	1.55%	0.60% *	1.75%	0.71%
50-74%	1.03%	2.36%	3.07%	2.03%	1.56%	0.82% *	1.57%	0.86%
75% or more	0.67%	1.36%	0.86%	1.37%	0.96%	0.70%	0.91%	0.56%
Union presence								
No union employees	0.62%	1.20%	0.84%	0.97%	0.76%	0.41%	0.84%	0.36%
Has union employees	1.90%	5.94%	5.36%	3.83%	3.96%	1.93%	4.23%	1.83%
Unknown	1.20%	6.88% *	6.48% *	6.62%	3.85% *	1.01%	3.89%	1.02%
Percent low wage employees								
50% or more low wage	1.33%	2.94%	4.27%	3.88%	2.54% *	2.53% *	1.97%	1.69%
Less than 50% low wage	0.77%	1.15%	0.83%	1.03%	0.97%	1.32%	0.89%	0.76%
Unknown	0.55%	5.17%	4.41%	7.07% *	2.35% *	0.40%	4.18%	0.39%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

*Figure does not meet standard of reliability or precision.

***** No estimate available. No reported values in cell.

Table I.A.2.b.(2)(1998) Percent of private-sector establishments that offer health insurance that offer a mixed-provider plan that required no contribution from the employee for single coverage by firm size and selected characteristics: United States, 1998

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	26.4%	35.7%	31.8%	27.9%	18.9%	9.0%	34.2%	13.8%
Industry group								
Agric., fish., forest.	34.0%	33.2%	37.4%	41.8%	46.0% *	9.9% *	34.8%	27.1%
Mining	24.7%	36.9% *	36.7% *	12.6% *	8.2% *	24.0%	35.2% *	17.8%
Construction	32.8%	32.2%	34.4%	33.3%	45.1%	6.8% *	32.4%	37.4%
Manufacturing	27.6%	35.4%	30.2%	28.5%	24.2%	13.5%	32.4%	20.4%
Transp., comm., util.	32.1%	36.5%	32.1%	23.7%	18.2%	35.3%	34.3%	30.2%
Wholesale trade	29.7%	37.0%	33.7%	33.5%	18.2%	14.8%	35.8%	18.4%
Retail trade	14.5%	27.3%	24.6%	18.7%	13.2%	3.0%	25.5%	6.4%
Fin., ins., real est.	25.6%	42.8%	43.3%	40.0%	17.9%	6.9%	43.9%	10.8%
Services	30.7%	37.6%	32.4%	28.4%	20.4%	10.1%	36.0%	16.6%
Ownership								
For profit, incorporated	25.5%	36.5%	31.3%	27.0%	18.1%	9.4%	34.3%	13.2%
For profit, unincorporated	30.7%	32.4%	34.6%	23.9%	21.3%	8.1%	32.3%	18.3%
Nonprofit	32.4%	38.0%	33.0%	34.4%	23.4%	11.4%	36.5%	23.5%
Unknown	5.0%	*****	*****	20.0% *	2.5% *	4.8%	15.4% *	4.9%
Age of firm								
Less than 5 years	30.3%	34.0%	24.2%	28.5%	21.6%	4.6% *	32.0%	15.9%
5-9 years	33.6%	37.5%	33.5%	25.6%	18.3%	11.1%	35.5%	20.7%
10-19 years	32.3%	36.4%	32.6%	28.4%	20.0%	17.5%	35.2%	19.3%
20 or more years	26.9%	34.8%	32.4%	28.9%	20.8%	11.2%	33.6%	17.3%
Unknown	7.8%	33.8% *	45.3% *	13.9% *	8.8%	7.1%	37.0%	7.3%
Multi/single status								
2 or more locations	15.7%	26.9%	34.1%	27.2%	18.1%	9.0%	32.4%	12.7%
1 location only	33.9%	35.9%	31.3%	28.5%	25.5%	34.5%	34.4%	25.5%
Percent full-time employees								
Less than 25%	27.3%	35.0%	33.7%	25.5%	19.2%	4.3% *	33.4%	15.5%
25-49%	19.5%	35.3%	23.4%	17.1%	16.4%	1.6%	30.3%	7.0%
50-74%	24.7%	34.3%	28.1%	20.9%	18.1%	5.5%	32.1%	10.8%
75% or more	27.2%	36.0%	33.0%	29.7%	19.2%	10.5%	34.9%	14.9%
Union presence								
No union employees	26.7%	35.1%	31.6%	27.2%	18.0%	6.0%	33.7%	12.7%
Has union employees	30.8%	46.3%	39.5%	37.9%	29.7%	23.4%	42.7%	25.5%
Unknown	16.3%	48.7%	24.5%	32.0%	20.9% *	6.4%	40.8%	8.6%
Percent low wage employees								
50% or more low wage	20.2%	28.4%	25.1%	15.4%	13.5%	8.5%	25.7%	11.8%
Less than 50% low wage	31.2%	36.5%	32.0%	29.7%	22.2%	13.8%	35.0%	20.0%
Unknown	9.0%	28.9%	42.1%	20.4%	6.6%	6.8%	32.4%	6.9%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

*Figure does not meet standard of reliability or precision.

***** No estimate available. No reported values in cell.

Table I.A.2.b.(2)(1998) Standard error for percent of private-sector establishments that offer health insurance that offer a mixed-provider plan that required no contribution from the employee for single coverage by firm size and selected characteristics: United States, 1998

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.28%	0.81%	0.98%	0.90%	0.69%	0.73%	0.49%	0.66%
Industry group								
Agric., fish., forest.	2.18%	2.65%	7.32%	9.33%	14.28% *	7.42% *	2.49%	7.19%
Mining	6.00%	12.34% *	14.29% *	6.82% *	4.96% *	6.72%	13.33% *	4.08%
Construction	1.84%	2.97%	4.12%	4.32%	8.30%	3.38% *	1.99%	4.08%
Manufacturing	0.89%	3.04%	3.43%	2.74%	2.11%	1.29%	1.35%	0.99%
Transp., comm., util.	2.74%	4.89%	4.90%	4.19%	3.21%	5.75%	4.20%	4.07%
Wholesale trade	1.48%	3.20%	3.38%	3.31%	2.51%	2.42%	1.86%	1.94%
Retail trade	0.64%	2.30%	1.80%	1.57%	1.37%	0.58%	1.33%	0.33%
Fin., ins., real est.	1.29%	3.77%	2.92%	6.95%	3.12%	1.97%	2.58%	1.52%
Services	0.63%	1.22%	1.28%	1.11%	2.38%	1.40%	1.04%	1.42%
Ownership								
For profit, incorporated	0.33%	0.93%	1.41%	0.87%	0.50%	0.83%	0.41%	0.67%
For profit, unincorporated	1.56%	2.02%	4.46%	3.42%	4.72%	1.85%	1.75%	3.23%
Nonprofit	1.12%	2.75%	4.67%	3.32%	3.18%	2.58%	1.99%	2.29%
Unknown	0.75%	*****	*****	12.55% *	1.25% *	0.87%	5.05% *	0.73%
Age of firm								
Less than 5 years	1.85%	2.86%	2.46%	2.92%	4.85%	2.92% *	1.95%	2.73%
5-9 years	1.26%	2.05%	1.72%	1.96%	3.21%	3.05%	1.45%	1.59%
10-19 years	1.04%	1.29%	2.06%	1.91%	1.91%	3.21%	1.17%	1.34%
20 or more years	0.56%	1.21%	1.06%	1.44%	0.82%	1.66%	0.78%	1.07%
Unknown	0.90%	12.77% *	14.84% *	5.69% *	1.90%	0.75%	10.02%	0.80%
Multi/single status								
2 or more locations	0.65%	6.32%	3.69%	1.84%	0.75%	0.73%	1.48%	0.68%
1 location only	0.54%	0.80%	0.72%	0.92%	1.16%	5.30%	0.56%	1.13%
Percent full-time employees								
Less than 25%	2.86%	6.72%	9.02%	5.49%	3.82%	1.34% *	5.21%	2.09%
25-49%	1.45%	2.98%	4.60%	3.14%	2.00%	0.40%	2.16%	0.90%
50-74%	1.34%	2.04%	3.52%	3.09%	4.10%	0.92%	2.05%	1.52%
75% or more	0.33%	0.81%	1.17%	1.12%	0.78%	0.99%	0.45%	0.83%
Union presence								
No union employees	0.40%	1.07%	0.95%	0.88%	0.78%	0.71%	0.61%	0.71%
Has union employees	2.32%	7.64%	5.99%	3.59%	2.27%	2.40%	4.96%	2.18%
Unknown	2.23%	7.87%	5.69%	5.99%	8.63% *	1.28%	4.73%	1.50%
Percent low wage employees								
50% or more low wage	1.42%	2.87%	4.94%	2.38%	2.26%	2.53%	2.31%	1.51%
Less than 50% low wage	0.46%	0.97%	0.99%	1.13%	1.00%	2.10%	0.60%	1.17%
Unknown	0.77%	5.86%	7.79%	5.07%	1.75%	0.48%	4.57%	0.56%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 Medical Expenditure Panel Survey - Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

*Figure does not meet standard of reliability or precision.

***** No estimate available. No reported values in cell.

Table I.A.2.b.(3)(1998) Percent of private-sector establishments that offer health insurance that offer an any-provider plan that required no contribution from the employee for single coverage by firm size and selected characteristics: United States, 1998

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	10.6%	17.5%	10.9%	6.7%	3.9%	3.6%	14.6%	4.2%
Industry group								
Agric., fish., forest.	23.5%	27.5%	17.5% *	14.1% *	10.6% *	5.2% *	25.3%	7.6% *
Mining	15.8%	23.1% *	23.2% *	17.5% *	9.4% *	10.9% *	25.9% *	9.2% *
Construction	16.2%	18.1%	15.1%	10.9%	1.6% *	25.2% *	16.8%	10.1%
Manufacturing	7.6%	12.9%	7.3%	3.9%	4.2% *	7.1%	9.2%	5.1%
Transp., comm., util.	6.9%	8.3%	10.4%	8.2% *	4.3% *	5.1% *	8.4%	5.7%
Wholesale trade	9.5%	15.1%	6.3%	4.1% *	4.6% *	8.9%	11.2%	6.4%
Retail trade	6.9%	16.1%	13.3%	5.8%	2.5%	1.2%	13.4%	2.0%
Fin., ins., real est.	7.5%	12.7%	7.6%	5.8% *	3.6% *	4.6% *	10.8%	4.7%
Services	13.1%	19.2%	10.9%	7.8%	4.7%	3.3%	16.2%	4.9%
Unknown	33.1% *	33.1% *	*****	*****	*****	*****	33.1% *	*****
Ownership								
For profit, incorporated	9.2%	15.5%	10.2%	6.4%	3.8%	3.8%	12.8%	4.2%
For profit, unincorporated	17.1%	20.6%	12.4%	4.9% *	4.8% *	2.2% *	18.8%	3.9%
Nonprofit	14.3%	22.2%	14.6%	9.2%	4.6%	2.3% *	18.4%	5.6%
Unknown	2.4%	100.0% *	*****	*****	0.5% *	2.3% *	38.3% *	2.1% *
Age of firm								
Less than 5 years	10.4%	12.7%	8.3% *	4.9% *	1.3% *	0.6% *	11.2%	2.8% *
5-9 years	11.5%	14.2%	11.7%	2.7%	2.6% *	5.6% *	12.8%	2.9%
10-19 years	13.1%	17.9%	10.4%	7.2%	4.5%	1.4% *	14.9%	5.1%
20 or more years	11.8%	21.5%	11.8%	7.7%	4.5%	4.4%	16.6%	5.1%
Unknown	3.2%	*****	*****	4.0% *	2.1% *	3.4%	6.8% *	3.2%
Multi/single status								
2 or more locations	4.7%	8.0% *	10.4%	7.3%	3.8%	3.6%	8.3%	4.1%
1 location only	14.7%	17.7%	11.0%	6.2%	4.6%	9.0% *	15.3%	5.5%
Percent full-time employees								
Less than 25%	13.4%	20.4%	15.7%	12.1%	2.7% *	0.8% *	17.3%	6.1%
25-49%	9.7%	17.7%	16.7%	8.5%	3.3% *	0.4% *	16.3%	2.0% *
50-74%	11.3%	17.6%	11.0%	8.1%	3.7%	2.6%	15.4%	3.5%
75% or more	10.5%	17.4%	10.3%	6.1%	4.1%	4.2%	14.2%	4.5%
Union presence								
No union employees	11.0%	17.5%	10.6%	6.4%	3.7%	2.9%	14.5%	3.9%
Has union employees	11.6%	17.4%	19.0%	13.2%	8.2%	8.8%	17.7%	8.9%
Unknown	4.0%	17.2%	6.7% *	2.8% *	1.2% *	1.3% *	12.7%	1.2% *
Percent low wage employees								
50% or more low wage	13.3%	25.4%	14.5%	6.3% *	3.9%	0.7% *	19.9%	3.5%
Less than 50% low wage	11.7%	16.6%	10.8%	6.8%	4.2%	4.1%	14.0%	4.9%
Unknown	4.6%	24.2%	4.6% *	6.6% *	2.4% *	3.7%	17.1%	3.5%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

*Figure does not meet standard of reliability or precision.

***** No estimate available. No reported values in cell.

Table I.A.2.b.(3)(1998) Standard error for percent of private-sector establishments that offer health insurance that offer an any-provider plan that required no contribution from the employee for single coverage by firm size and selected characteristics: United States, 1998

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.26%	0.41%	0.78%	0.71%	0.48%	0.39%	0.41%	0.29%
Industry group								
Agric., fish., forest.	1.97%	4.33%	10.81% *	6.09% *	6.00% *	7.50% *	1.80%	2.92% *
Mining	4.69%	15.13% *	10.45% *	10.16% *	4.87% *	3.70% *	14.47% *	2.84% *
Construction	1.26%	1.57%	4.13%	1.80%	1.98% *	8.00% *	1.50%	2.57%
Manufacturing	0.69%	2.01%	1.58%	0.91%	1.85% *	0.89%	1.13%	0.97%
Transp., comm., util.	1.02%	2.42%	2.03%	3.38% *	1.32% *	1.73% *	1.38%	1.27%
Wholesale trade	1.61%	4.24%	1.69%	1.71% *	1.65% *	1.75%	2.47%	1.40%
Retail trade	0.54%	2.14%	2.64%	0.92%	0.57%	0.20%	1.26%	0.33%
Fin., ins., real est.	1.28%	2.26%	1.51%	2.66% *	1.27% *	1.62% *	1.61%	1.26%
Services	0.59%	0.88%	0.98%	1.37%	0.74%	0.89%	0.79%	0.72%
Unknown	12.62% *	12.62% *	*****	*****	*****	*****	12.62% *	*****
Ownership								
For profit, incorporated	0.30%	0.67%	0.99%	0.71%	0.71%	0.49%	0.51%	0.35%
For profit, unincorporated	0.99%	1.28%	2.62%	1.64% *	1.45% *	1.23% *	1.06%	0.92%
Nonprofit	1.08%	2.01%	1.47%	2.09%	0.84%	1.14% *	1.28%	0.76%
Unknown	0.70%	31.62% *	*****	*****	0.29% *	0.80% *	12.60% *	0.68% *
Age of firm								
Less than 5 years	1.65%	2.12%	3.21% *	1.85% *	1.14% *	0.33% *	1.82%	1.24% *
5-9 years	1.04%	1.56%	2.46%	0.70%	1.19% *	4.65% *	1.18%	0.63%
10-19 years	0.79%	1.25%	0.96%	1.41%	1.17%	0.84% *	0.99%	0.74%
20 or more years	0.47%	0.94%	1.19%	1.11%	0.77%	0.71%	0.71%	0.45%
Unknown	0.36%	*****	*****	2.10% *	1.04% *	0.42%	2.83% *	0.38%
Multi/single status								
2 or more locations	0.27%	2.81% *	1.74%	1.09%	0.56%	0.39%	0.72%	0.29%
1 location only	0.40%	0.39%	0.83%	0.61%	0.97%	4.58% *	0.41%	0.70%
Percent full-time employees								
Less than 25%	2.01%	3.93%	3.95%	3.01%	1.15% *	0.35% *	2.71%	1.71%
25-49%	1.10%	2.00%	3.96%	2.04%	1.20% *	0.25% *	1.86%	0.66% *
50-74%	1.28%	2.48%	2.15%	1.82%	1.05%	0.52%	1.99%	0.60%
75% or more	0.35%	0.65%	0.93%	0.71%	0.62%	0.49%	0.61%	0.28%
Union presence								
No union employees	0.24%	0.37%	0.84%	0.71%	0.63%	0.34%	0.36%	0.35%
Has union employees	1.36%	3.62%	5.48%	3.22%	1.96%	1.53%	2.85%	1.04%
Unknown	0.59%	3.20%	3.30% *	1.47% *	0.72% *	0.63% *	2.38%	0.46% *
Percent low wage employees								
50% or more low wage	0.82%	1.33%	4.19%	1.94% *	0.92%	0.35% *	1.06%	0.93%
Less than 50% low wage	0.33%	0.49%	0.67%	0.87%	0.58%	0.86%	0.37%	0.41%
Unknown	0.22%	7.21%	2.17% *	2.58% *	1.01% *	0.47%	3.40%	0.40%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

*Figure does not meet standard of reliability or precision.

***** No estimate available. No reported values in cell.

Table I.A.2.c(1998) Percent of private-sector establishments that offer health insurance that offer at least one health insurance plan that required no contribution from the employee for family coverage by firm size and selected characteristics: United States, 1998

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	28.9%	48.1%	32.9%	19.9%	8.3%	7.1%	41.3%	8.7%
Industry group								
Agric., fish., forest.	52.1%	54.8%	68.7%	33.3%	13.7% *	10.6% *	55.7%	20.1%
Mining	39.6%	74.9%	61.8%	19.0% *	15.8% *	23.5% *	71.8%	18.5% *
Construction	47.9%	55.3%	42.0%	32.2%	17.4% *	12.7% *	50.0%	27.6%
Manufacturing	26.0%	46.7%	26.1%	18.5%	13.7%	13.9%	33.9%	14.3%
Transp., commu., util.	29.6%	40.9%	38.7%	23.4%	11.4% *	25.7%	37.8%	22.5%
Wholesale trade	32.6%	55.6%	32.7%	17.6%	9.1%	13.6%	43.9%	12.0%
Retail trade	17.7%	42.0%	31.0%	18.6%	6.0%	2.9%	35.3%	4.6%
Fin., ins., real est.	21.0%	46.5%	33.5%	17.0%	2.1% *	4.2% *	41.7%	4.2%
Services	32.4%	46.8%	30.7%	19.2%	9.4%	7.0%	41.0%	9.5%
Unknown	66.9% *	66.9% *	*****	*****	*****	*****	66.9% *	*****
Ownership								
For profit, incorporated	27.6%	49.4%	32.5%	19.0%	8.6%	7.6%	41.0%	8.9%
For profit, unincorporated	36.3%	41.4%	34.4%	22.1%	6.2% *	8.6%	39.6%	10.7%
Nonprofit	34.8%	54.1%	34.8%	23.7%	9.0%	7.7%	45.8%	11.1%
Unknown	2.5% *	*****	*****	6.6% *	0.7% *	2.6% *	15.4% *	2.4% *
Age of firm								
Less than 5 years	35.6%	44.0%	24.1%	22.3%	6.1% *	0.9% *	38.9%	7.0%
5-9 years	37.6%	47.9%	30.5%	14.8%	8.3% *	4.5% *	41.7%	9.2%
10-19 years	36.3%	48.0%	33.2%	20.1%	8.7%	15.6%	41.7%	12.9%
20 or more years	29.1%	50.2%	36.2%	21.3%	9.5%	8.6%	42.1%	10.6%
Unknown	5.8%	70.9% *	*****	7.1% *	3.4% *	5.9%	22.4% *	5.5%
Multi/single status								
2 or more locations	10.6%	32.5%	30.8%	16.2%	7.8%	7.1%	25.4%	8.0%
1 location only	41.7%	48.4%	33.3%	23.2%	13.3%	25.5%	43.1%	16.9%
Percent full-time employees								
Less than 25%	38.6%	49.3%	64.2%	41.0%	8.6% *	6.4% *	51.4%	14.2%
25-49%	25.9%	52.4%	35.7%	18.2%	6.1%	2.2%	44.5%	4.3%
50-74%	29.7%	47.9%	30.2%	21.1%	7.2% *	4.2%	41.9%	6.7%
75% or more	28.6%	47.7%	32.2%	18.8%	8.7%	8.1%	40.6%	9.3%
Union presence								
No union employees	29.3%	47.6%	31.8%	18.1%	6.9%	3.9%	40.7%	6.6%
Has union employees	37.1%	67.1%	60.6%	50.5%	30.6%	22.6%	63.8%	25.4%
Unknown	12.1%	41.4%	24.5% *	20.9%	5.0% *	4.6%	35.1%	4.9%
Percent low wage employees								
50% or more low wage	30.2%	50.9%	38.2%	22.7%	6.2% *	7.4% *	44.2%	9.1%
Less than 50% low wage	33.5%	47.6%	32.4%	19.8%	9.7%	10.5%	41.0%	11.5%
Unknown	8.6%	55.6%	36.3%	15.7%	3.2% *	5.5%	46.4%	5.3%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

*Figure does not meet standard of reliability or precision.

***** No estimate available. No reported values in cell.

Table I.A.2.c(1998) Standard error for percent of private-sector establishments that offer health insurance that offer at least one health insurance plan that required no contribution from the employee for family coverage by firm size and selected characteristics: United States, 1998

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.44%	1.22%	1.24%	0.78%	0.56%	0.53%	0.77%	0.37%
Industry group								
Agric., fish., forest.	2.65%	4.35%	6.57%	7.15%	5.72% *	7.33% *	3.67%	5.84%
Mining	7.37%	16.58%	16.56%	10.29% *	6.70% *	7.90% *	13.32%	6.31% *
Construction	2.35%	3.60%	2.76%	3.98%	7.13% *	5.09% *	2.57%	2.40%
Manufacturing	1.55%	4.73%	1.94%	2.21%	1.65%	1.51%	2.54%	1.06%
Transp., comm., util.	2.85%	6.14%	4.27%	4.32%	3.67% *	3.97%	4.17%	2.97%
Wholesale trade	1.90%	3.27%	4.50%	2.95%	2.39%	2.82%	2.54%	1.79%
Retail trade	1.10%	3.93%	2.80%	2.15%	1.34%	0.54%	2.29%	0.56%
Fin., ins., real est.	1.48%	3.80%	6.47%	3.91%	1.04% *	1.62% *	3.27%	1.15%
Services	0.96%	1.77%	1.73%	1.91%	1.92%	1.29%	1.27%	0.86%
Unknown	20.54% *	20.54% *	*****	*****	*****	*****	20.54% *	*****
Ownership								
For profit, incorporated	0.53%	1.48%	1.64%	0.75%	0.52%	0.63%	0.91%	0.42%
For profit, unincorporated	1.74%	2.35%	3.94%	2.41%	2.84% *	1.74%	2.21%	2.68%
Nonprofit	1.80%	3.66%	2.83%	3.08%	1.93%	2.14%	2.26%	1.33%
Unknown	0.90% *	*****	*****	9.31% *	0.31% *	1.01% *	5.05% *	0.91% *
Age of firm								
Less than 5 years	2.39%	3.57%	4.24%	2.23%	2.72% *	0.53% *	2.75%	2.06%
5-9 years	1.60%	1.86%	2.35%	1.88%	3.03% *	2.95% *	1.45%	1.50%
10-19 years	1.09%	1.94%	2.15%	1.56%	1.21%	3.33%	1.40%	1.49%
20 or more years	0.94%	1.96%	1.74%	1.22%	0.87%	1.02%	1.13%	0.93%
Unknown	0.53%	21.57% *	*****	3.14% *	1.26% *	0.62%	10.11% *	0.52%
Multi/single status								
2 or more locations	0.32%	6.16%	3.64%	1.22%	0.70%	0.53%	1.59%	0.40%
1 location only	0.75%	1.16%	1.18%	0.73%	1.05%	4.36%	0.77%	0.90%
Percent full-time employees								
Less than 25%	2.34%	3.64%	5.64%	5.80%	3.93% *	3.67% *	3.23%	2.19%
25-49%	2.39%	4.38%	2.87%	3.44%	1.67%	0.62%	3.19%	0.90%
50-74%	1.06%	1.32%	2.53%	2.46%	2.26% *	0.88%	1.08%	1.18%
75% or more	0.52%	1.38%	1.20%	0.84%	0.76%	0.72%	0.86%	0.53%
Union presence								
No union employees	0.53%	1.16%	1.37%	1.02%	0.49%	0.47%	0.79%	0.41%
Has union employees	0.99%	6.21%	4.40%	3.86%	4.71%	1.79%	2.94%	1.46%
Unknown	1.82%	6.71%	7.50% *	5.05%	2.39% *	0.69%	5.71%	0.84%
Percent low wage employees								
50% or more low wage	1.83%	4.08%	3.87%	3.52%	2.26% *	2.51% *	2.25%	1.80%
Less than 50% low wage	0.56%	1.18%	1.21%	0.90%	0.70%	1.47%	0.76%	0.72%
Unknown	0.50%	8.82%	8.05%	3.91%	1.01% *	0.43%	6.08%	0.43%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

*Figure does not meet standard of reliability or precision.

***** No estimate available. No reported values in cell.

Table I.A.2.c.(1)(1998) Percent of private-sector establishments that offer health insurance that offer an exclusive-provider plan that required no contribution from the employee for family coverage by firm size and selected characteristics: United States, 1998

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	9.0%	14.0%	10.2%	7.0%	2.4%	3.5%	12.4%	3.4%
Industry group								
Agric., fish., forest.	12.3%	14.8%	11.5% *	2.0% *	4.1% *	*****	13.4%	2.9% *
Mining	4.9% *	9.4% *	13.7% *	*****	3.6% *	0.6% *	10.1% *	1.5% *
Construction	13.2%	15.4%	11.7%	7.6%	4.0% *	6.6% *	13.9%	6.0% *
Manufacturing	8.3%	13.9%	8.3%	7.1%	4.3%	4.6%	10.7%	4.6%
Transp., commu., util.	14.2%	14.2% *	13.7% *	8.8% *	4.3% *	18.5%	13.8%	14.6%
Wholesale trade	11.0%	17.7%	15.4% *	5.0% *	1.2% *	4.4% *	15.3%	3.0% *
Retail trade	5.7%	12.1%	10.5%	7.5%	1.8%	1.1%	11.3%	1.5%
Fin., ins., real est.	6.2%	10.9%	10.5%	4.6% *	0.7% *	3.4% *	10.3%	2.8% *
Services	9.9%	14.1%	8.7%	7.7%	2.9% *	2.2% *	12.4%	3.4%
Unknown	66.9% *	66.9% *	*****	*****	*****	*****	66.9% *	*****
Ownership								
For profit, incorporated	8.8%	15.0%	9.6%	6.7%	2.3%	3.8%	12.5%	3.6%
For profit, unincorporated	10.2%	11.3%	10.8%	8.3%	1.9% *	3.8%	11.2%	3.0%
Nonprofit	10.6%	14.4%	13.9%	8.3%	3.2% *	3.3%	13.6%	4.0%
Unknown	0.6% *	*****	*****	*****	*****	0.7% *	*****	0.6% *
Age of firm								
Less than 5 years	12.9%	16.8%	6.7% *	6.8%	0.7% *	0.0% *	14.3%	0.9% *
5-9 years	9.6%	12.2%	7.6%	4.4%	2.6% *	0.7% *	10.8%	1.8% *
10-19 years	12.1%	15.1%	11.3%	8.1%	2.4% *	11.8%	13.5%	5.9%
20 or more years	8.8%	12.6%	11.5%	7.4%	2.7%	5.7%	11.6%	4.7%
Unknown	1.7%	37.1% *	*****	2.1% *	1.5% *	1.6%	9.3% *	1.6%
Multi/single status								
2 or more locations	3.7%	9.9% *	6.5% *	4.7%	2.2%	3.5%	6.3%	3.2%
1 location only	12.7%	14.1%	11.0%	9.0%	3.8%	3.3% *	13.1%	5.0%
Percent full-time employees								
Less than 25%	11.1%	8.9%	21.8%	19.7%	3.4% *	5.2% *	13.7%	6.2% *
25-49%	7.4%	12.8%	11.7%	7.9% *	2.4% *	1.1% *	12.0%	2.0%
50-74%	9.3%	15.3%	8.7%	7.4%	1.6% *	1.1%	13.3%	1.8%
75% or more	9.0%	14.1%	10.0%	6.2%	2.5%	4.1%	12.2%	3.7%
Union presence								
No union employees	8.8%	14.1%	9.9%	6.4%	1.7%	0.8%	12.4%	1.7%
Has union employees	15.7%	13.9% *	16.9% *	16.7%	11.8% *	16.5%	15.7%	15.7%
Unknown	3.2%	9.1% *	9.2% *	6.7% *	3.9% *	1.0% *	9.2% *	1.3% *
Percent low wage employees								
50% or more low wage	11.0%	16.2%	14.2% *	10.3%	1.7%	6.5% *	15.3%	4.5%
Less than 50% low wage	10.2%	13.8%	9.8%	6.6%	2.6%	7.2%	12.1%	4.8%
Unknown	2.6%	15.3%	15.4%	7.3% *	1.9% *	1.4%	14.9%	1.5%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

*Figure does not meet standard of reliability or precision.

***** No estimate available. No reported values in cell.

Table I.A.2.c.(1)(1998) Standard error for percent of private-sector establishments that offer health insurance that offer an exclusive-provider plan that required no contribution from the employee for family coverage by firm size and selected characteristics: United States, 1998

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.30%	0.64%	0.92%	0.77%	0.32%	0.47%	0.37%	0.27%
Industry group								
Agric., fish., forest.	1.75%	2.13%	4.91% *	3.10% *	1.81% *	*****	2.06%	1.02% *
Mining	1.81% *	3.80% *	10.07% *	*****	3.37% *	0.94% *	5.91% *	1.36% *
Construction	2.25%	3.39%	2.75%	2.21%	5.28% *	4.52% *	2.38%	1.85% *
Manufacturing	1.43%	3.46%	1.88%	1.17%	1.14%	0.82%	2.36%	0.74%
Transp., commu., util.	3.10%	4.33% *	5.33% *	3.05% *	2.99% *	3.76%	3.80%	2.67%
Wholesale trade	2.33%	4.46%	4.62% *	1.65% *	0.60% *	2.40% *	3.08%	1.41% *
Retail trade	0.38%	1.92%	0.96%	1.44%	0.38%	0.27%	1.11%	0.23%
Fin., ins., real est.	0.65%	2.12%	3.08%	2.10% *	0.83% *	1.41% *	1.43%	0.96% *
Services	0.34%	0.65%	0.95%	1.55%	0.89% *	0.66% *	0.49%	0.48%
Unknown	*	20.54% *	*****	*****	*****	*****	20.54% *	*****
Ownership								
For profit, incorporated	0.41%	0.93%	1.16%	0.82%	0.34%	0.54%	0.60%	0.33%
For profit, unincorporated	0.87%	1.02%	2.57%	1.97%	0.99% *	1.09%	1.09%	0.86%
Nonprofit	1.07%	1.51%	2.12%	1.55%	1.15% *	0.99%	1.29%	0.59%
Unknown	0.25% *	*****	*****	*****	*****	0.28% *	*****	0.25% *
Age of firm								
Less than 5 years	1.98%	2.66%	2.66% *	1.46%	0.37% *	0.06% *	2.24%	0.42% *
5-9 years	1.22%	1.76%	1.92%	1.19%	1.41% *	0.50% *	1.35%	0.62% *
10-19 years	0.65%	1.34%	1.51%	1.39%	0.77% *	2.79%	0.81%	1.11%
20 or more years	0.73%	1.43%	1.32%	1.17%	0.53%	0.88%	0.95%	0.65%
Unknown	0.30%	13.47% *	*****	1.15% *	0.75% *	0.27%	7.15% *	0.25%
Multi/single status								
2 or more locations	0.36%	3.04% *	2.21% *	1.07%	0.38%	0.47%	1.29%	0.33%
1 location only	0.37%	0.62%	0.99%	0.77%	1.11%	4.48% *	0.39%	0.79%
Percent full-time employees								
Less than 25%	2.07%	1.87%	6.07%	3.92%	1.72% *	3.78% *	2.35%	2.02% *
25-49%	0.83%	3.01%	2.48%	3.45% *	1.13% *	0.62% *	1.35%	0.53%
50-74%	1.16%	2.45%	1.62%	1.29%	0.56% *	0.32%	1.81%	0.36%
75% or more	0.29%	0.76%	1.12%	0.71%	0.39%	0.58%	0.42%	0.33%
Union presence								
No union employees	0.29%	0.66%	0.95%	0.73%	0.28%	0.14%	0.36%	0.28%
Has union employees	1.33%	5.54% *	6.06% *	2.98%	3.89% *	1.98%	3.09%	1.68%
Unknown	0.65%	5.20% *	6.46% *	2.96% *	1.90% *	0.32% *	3.61% *	0.49% *
Percent low wage employees								
50% or more low wage	1.36%	2.62%	4.58% *	2.61%	0.48%	2.59% *	2.14%	1.05%
Less than 50% low wage	0.41%	0.65%	0.91%	0.81%	0.42%	1.39%	0.41%	0.57%
Unknown	0.39%	4.30%	4.44%	2.86% *	0.82% *	0.21%	3.52%	0.27%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

*Figure does not meet standard of reliability or precision.

***** No estimate available. No reported values in cell.

Table I.A.2.c.(2)(1998) Percent of private-sector establishments that offer health insurance that offer a mixed-provider plan that required no contribution from the employee for family coverage by firm size and selected characteristics: United States, 1998

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	15.1%	23.6%	16.5%	11.3%	5.8%	5.4%	20.6%	6.1%
Industry group								
Agric., fish., forest.	24.8%	22.8%	38.8%	27.7% *	13.0% *	8.5% *	25.8%	15.3% *
Mining	19.0%	33.5% *	36.7% *	1.4% *	5.9% *	14.1% *	32.8% *	10.0% *
Construction	25.2%	28.9%	21.1%	19.3%	14.1% *	*****	25.9%	18.4%
Manufacturing	15.4%	24.3%	15.8%	12.0%	11.2%	9.0%	18.8%	10.4%
Transp., comm., util.	19.0%	20.3%	20.3%	10.9%	4.9% *	23.7%	19.0%	19.0%
Wholesale trade	16.9%	27.5%	15.9%	10.6%	6.5% *	8.0% *	21.8%	7.8%
Retail trade	8.5%	19.2%	12.2%	10.1%	4.3%	1.8%	15.9%	2.9%
Fin., ins., real est.	13.4%	28.0%	19.1%	13.7% *	1.3% *	3.9% *	25.4%	3.7% *
Services	16.1%	22.3%	15.7%	9.4%	6.4%	5.5%	19.9%	6.0%
Ownership								
For profit, incorporated	14.7%	24.3%	16.8%	11.2%	6.4%	5.9%	20.7%	6.4%
For profit, unincorporated	18.1%	20.6%	17.3%	11.3%	3.3% *	4.8%	19.6%	6.4%
Nonprofit	16.8%	26.3%	14.1%	12.0%	5.6%	4.1% *	21.8%	5.9%
Unknown	1.9% *	*****	*****	6.6% *	0.7% *	1.9% *	15.4% *	1.8% *
Age of firm								
Less than 5 years	18.5%	22.2%	13.3%	13.6%	6.0% *	0.8% *	20.0%	5.8% *
5-9 years	20.7%	25.4%	18.5%	9.6%	6.6% *	2.1% *	22.6%	7.6%
10-19 years	18.6%	23.7%	16.2%	11.4%	6.6%	13.6%	20.8%	8.9%
20 or more years	14.7%	23.3%	17.2%	11.8%	6.3%	6.7%	20.0%	7.1%
Unknown	4.1%	33.8% *	*****	3.6% *	2.3% *	4.2%	10.6% *	3.9%
Multi/single status								
2 or more locations	7.0%	15.6%	17.8%	9.8%	5.4%	5.4%	14.9%	5.6%
1 location only	20.7%	23.8%	16.3%	12.6%	10.0%	23.1%	21.3%	10.9%
Percent full-time employees								
Less than 25%	18.1%	25.4%	30.5%	15.0% *	4.2% *	0.4% *	25.3%	4.4% *
25-49%	12.0%	25.2%	11.9%	9.6%	3.6% *	1.2% *	20.2%	2.5%
50-74%	14.0%	22.0%	13.0%	9.7%	5.8% *	3.1%	19.1%	4.5%
75% or more	15.4%	23.8%	17.0%	11.5%	6.2%	6.4%	20.8%	6.8%
Union presence								
No union employees	14.8%	23.1%	16.0%	10.1%	5.2%	2.5%	20.0%	4.3%
Has union employees	25.0%	42.5%	31.0%	31.8%	16.8%	18.8%	38.0%	19.3%
Unknown	7.6%	24.9%	10.7% *	13.0% *	2.3% *	3.6%	20.0%	3.6%
Percent low wage employees								
50% or more low wage	12.9%	19.9%	16.5%	8.7% *	4.2% *	6.8% *	17.5%	5.9%
Less than 50% low wage	17.6%	24.0%	16.5%	11.9%	6.9%	8.3%	20.9%	8.1%
Unknown	5.1%	24.2%	17.8% *	6.0% *	1.7% *	4.0%	20.4%	3.7%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

*Figure does not meet standard of reliability or precision.

***** No estimate available. No reported values in cell.

Table I.A.2.c.(2)(1998) Standard error for percent of private-sector establishments that offer health insurance that offer a mixed-provider plan that required no contribution from the employee for family coverage by firm size and selected characteristics: United States, 1998

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.28%	1.03%	0.37%	0.50%	0.42%	0.54%	0.62%	0.43%
Industry group								
Agric., fish., forest.	2.16%	3.65%	5.87%	8.39% *	5.80% *	7.31% *	2.64%	5.82% *
Mining	5.68%	11.03% *	14.29% *	0.64% *	5.02% *	4.99% *	12.70% *	3.76% *
Construction	1.65%	1.94%	3.61%	3.88%	5.76% *	*****	1.70%	2.78%
Manufacturing	1.00%	3.55%	2.25%	1.82%	1.45%	1.11%	1.46%	0.94%
Transp., comm., util.	1.46%	3.53%	4.30%	2.21%	1.91% *	3.86%	2.63%	3.08%
Wholesale trade	1.01%	2.84%	3.62%	2.36%	1.99% *	2.77% *	1.60%	1.56%
Retail trade	0.72%	2.35%	1.36%	1.32%	1.07%	0.40%	1.43%	0.36%
Fin., ins., real est.	1.29%	3.48%	4.20%	4.11% *	0.51% *	1.67% *	2.77%	1.26% *
Services	0.83%	1.65%	1.52%	1.18%	1.37%	1.27%	1.19%	0.85%
Ownership								
For profit, incorporated	0.33%	1.09%	0.85%	0.59%	0.45%	0.63%	0.61%	0.48%
For profit, unincorporated	1.11%	1.46%	3.36%	3.13%	1.69% *	1.23%	1.38%	1.64%
Nonprofit	1.11%	3.22%	2.16%	1.67%	1.33%	1.52% *	1.84%	0.81%
Unknown	0.74% *	*****	*****	9.31% *	0.31% *	0.84% *	5.05% *	0.76% *
Age of firm								
Less than 5 years	1.48%	2.32%	1.87%	1.49%	2.76% *	0.53% *	1.67%	1.77% *
5-9 years	1.26%	2.00%	1.57%	1.32%	2.57% *	1.27% *	1.38%	1.49%
10-19 years	1.00%	1.82%	0.91%	1.16%	1.35%	3.50%	1.30%	1.30%
20 or more years	0.55%	1.60%	0.96%	0.87%	0.49%	0.92%	0.90%	0.66%
Unknown	0.58%	12.77% *	*****	2.98% *	1.01% *	0.70%	9.88% *	0.61%
Multi/single status								
2 or more locations	0.38%	4.43%	2.20%	0.73%	0.47%	0.54%	1.30%	0.43%
1 location only	0.62%	1.01%	0.53%	0.69%	0.98%	3.39%	0.68%	0.99%
Percent full-time employees								
Less than 25%	1.95%	4.41%	8.40%	4.82% *	3.25% *	0.82% *	4.17%	1.74% *
25-49%	1.85%	3.77%	2.79%	2.38%	1.29% *	0.40% *	2.60%	0.70%
50-74%	1.32%	2.23%	1.41%	1.99%	2.08% *	0.93%	1.61%	0.91%
75% or more	0.36%	1.22%	0.56%	0.64%	0.65%	0.77%	0.69%	0.62%
Union presence								
No union employees	0.41%	1.07%	0.50%	0.62%	0.36%	0.47%	0.69%	0.34%
Has union employees	1.82%	6.61%	5.09%	3.72%	2.83%	1.77%	4.67%	1.60%
Unknown	1.22%	6.87%	4.08% *	4.52% *	2.02% *	0.65%	4.42%	0.63%
Percent low wage employees								
50% or more low wage	1.16%	2.70%	4.09%	2.98% *	1.90% *	2.58% *	1.24%	1.37%
Less than 50% low wage	0.49%	1.14%	0.58%	0.62%	0.55%	1.45%	0.75%	0.74%
Unknown	0.48%	4.03%	6.67% *	2.97% *	0.57% *	0.46%	3.35%	0.40%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

*Figure does not meet standard of reliability or precision.

***** No estimate available. No reported values in cell.

Table I.A.2.c.(3)(1998) Percent of private-sector establishments that offer health insurance that offer an any-provider plan that required no contribution from the employee for family coverage by firm size and selected characteristics: United States, 1998

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	6.9%	11.8%	7.8%	3.4%	1.1%	2.3%	9.8%	2.1%
Industry group								
Agric., fish., forest.	16.0%	18.3%	18.4% *	4.1% *	*****	5.2% *	17.3%	4.4% *
Mining	16.8% *	32.1% *	20.3% *	17.5% *	6.3% *	9.4% *	31.3% *	7.3% *
Construction	11.6%	12.5%	13.1%	8.1%	0.9% *	6.1% *	12.2%	5.3% *
Manufacturing	4.9%	9.4% *	4.1% *	2.6% *	1.6% *	4.8%	6.3%	2.8%
Transp., comm., util.	4.8%	7.2% *	6.3% *	4.6% *	3.3% *	3.1% *	6.1%	3.6%
Wholesale trade	6.9%	11.6% *	3.8% *	3.2% *	1.9% *	6.3%	8.4%	4.1% *
Retail trade	4.5%	11.6%	9.1%	2.7%	0.8% *	0.7%	9.2%	1.0%
Fin., ins., real est.	4.8%	9.3%	4.6% *	2.3% *	0.2% *	3.1% *	7.7%	2.4% *
Services	7.9%	12.0%	7.6%	3.2%	0.9% *	2.2% *	10.2%	1.9%
Ownership								
For profit, incorporated	6.3%	11.3%	7.5%	2.9%	0.9%	2.6%	9.2%	2.2%
For profit, unincorporated	8.9%	10.5%	8.1% *	2.8% *	1.7% *	0.8% *	9.8%	2.0% *
Nonprofit	10.0%	16.5%	9.4%	6.5% *	1.6% *	0.7% *	13.4%	2.6% *
Unknown	0.4% *	*****	*****	*****	0.5% *	0.4% *	*****	0.4% *
Age of firm								
Less than 5 years	5.8%	6.5%	7.2% *	2.9% *	0.1% *	*****	6.4%	0.8% *
5-9 years	8.1%	11.3%	5.1%	0.9% *	0.6% *	2.2% *	9.2%	0.9%
10-19 years	7.4%	10.4%	6.9%	2.8%	0.9% *	1.4% *	8.7%	1.9%
20 or more years	8.3%	15.9%	9.4%	4.4%	1.5%	3.3%	12.3%	2.7%
Unknown	1.7%	*****	*****	1.4% *	0.1% *	1.9%	2.4% *	1.7%
Multi/single status								
2 or more locations	2.6%	8.4% *	8.2%	3.0%	1.0%	2.3%	5.6%	2.1%
1 location only	9.8%	11.8%	7.7%	3.8%	1.3% *	2.9% *	10.3%	2.5%
Percent full-time employees								
Less than 25%	10.3%	15.7%	11.8%	10.0%	1.3% *	0.8% *	12.9%	5.4% *
25-49%	7.4%	15.5%	12.5% *	2.9% *	1.1% *	0.3% *	13.2%	0.7% *
50-74%	8.2%	12.1%	11.2%	6.8%	1.4% *	1.6% *	11.4%	2.2%
75% or more	6.4%	11.2%	6.7%	2.7%	1.0%	2.7%	9.1%	2.1%
Union presence								
No union employees	6.9%	11.6%	7.2%	3.0%	0.7%	1.6%	9.6%	1.5%
Has union employees	10.0%	17.1%	20.3%	12.0%	7.2%	6.2%	18.0%	6.5%
Unknown	2.7%	10.3% *	4.6% *	1.2% *	0.3% *	1.3% *	7.6% *	1.1% *
Percent low wage employees								
50% or more low wage	8.7%	17.3%	9.1%	4.3% *	0.8% *	0.7% *	13.3%	1.8% *
Less than 50% low wage	7.6%	11.1%	7.8%	3.3%	1.3%	3.1%	9.4%	2.3%
Unknown	2.7%	16.2% *	3.2% *	4.2% *	0.2% *	2.1%	11.1%	2.0%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

*Figure does not meet standard of reliability or precision.

***** No estimate available. No reported values in cell.

Table I.A.2.c.(3)(1998) Standard error for percent of private-sector establishments that offer health insurance that offer an any-provider plan that required no contribution from the employee for family coverage by firm size and selected characteristics: United States, 1998

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.23%	0.40%	0.91%	0.55%	0.14%	0.38%	0.38%	0.20%
Industry group								
Agric., fish., forest.	1.56%	2.54%	7.54% *	5.76% *	*****	7.50% *	1.81%	2.76% *
Mining	5.47% *	15.08% *	6.45% *	10.16% *	2.33% *	3.50% *	12.89% *	2.79% *
Construction	1.54%	2.02%	2.95%	1.84%	1.97% *	3.25% *	1.82%	1.92% *
Manufacturing	0.82%	3.25% *	1.29% *	0.93% *	0.47% *	0.88%	1.51%	0.48%
Transp., comm., util.	0.99%	2.31% *	2.08% *	1.68% *	1.38% *	1.17% *	1.40%	0.93%
Wholesale trade	1.26%	4.10% *	1.77% *	1.72% *	1.18% *	1.79%	2.02%	1.36% *
Retail trade	0.49%	1.47%	2.10%	0.65%	0.28% *	0.16%	1.09%	0.23%
Fin., ins., real est.	1.22%	2.56%	1.68% *	1.20% *	0.18% *	1.44% *	2.01%	1.05% *
Services	0.36%	0.76%	0.93%	0.92%	0.32% *	0.86% *	0.54%	0.54%
Ownership								
For profit, incorporated	0.18%	0.41%	1.14%	0.43%	0.19%	0.44%	0.38%	0.28%
For profit, unincorporated	0.69%	1.00%	2.53% *	0.98% *	1.31% *	0.88% *	0.71%	0.93% *
Nonprofit	0.95%	2.23%	1.72%	2.06% *	0.53% *	0.34% *	1.22%	0.88% *
Unknown	0.15% *	*****	*****	*****	0.29% *	0.21% *	*****	0.16% *
Age of firm								
Less than 5 years	1.01%	1.06%	3.38% *	1.82% *	0.19% *	*****	1.12%	0.43% *
5-9 years	0.92%	1.58%	1.41%	0.40% *	0.32% *	2.01% *	0.99%	0.25%
10-19 years	0.52%	0.77%	0.90%	0.50%	0.47% *	0.84% *	0.63%	0.51%
20 or more years	0.42%	1.14%	1.15%	0.93%	0.21%	0.62%	0.75%	0.32%
Unknown	0.42%	*****	*****	1.62% *	0.11% *	0.50%	1.08% *	0.43%
Multi/single status								
2 or more locations	0.22%	2.92% *	1.98%	0.75%	0.15%	0.38%	1.01%	0.24%
1 location only	0.34%	0.44%	0.80%	0.53%	0.42% *	1.39% *	0.35%	0.56%
Percent full-time employees								
Less than 25%	1.54%	3.52%	3.03%	2.77%	0.98% *	0.35% *	1.89%	1.72% *
25-49%	1.23%	2.26%	4.25% *	1.78% *	0.59% *	0.25% *	2.20%	0.30% *
50-74%	0.96%	1.75%	1.60%	1.55%	0.55% *	0.66% *	1.42%	0.59%
75% or more	0.32%	0.70%	0.91%	0.38%	0.09%	0.49%	0.55%	0.28%
Union presence								
No union employees	0.29%	0.47%	0.96%	0.54%	0.16%	0.34%	0.41%	0.20%
Has union employees	1.18%	3.00%	5.64%	2.69%	1.75%	1.29%	2.44%	0.95%
Unknown	0.78%	4.36% *	2.84% *	0.89% *	0.67% *	0.64% *	3.31% *	0.49% *
Percent low wage employees								
50% or more low wage	0.94%	1.82%	2.71%	1.39% *	0.38% *	0.32% *	1.37%	0.69% *
Less than 50% low wage	0.27%	0.43%	0.85%	0.55%	0.20%	0.88%	0.33%	0.31%
Unknown	0.30%	6.35% *	1.30% *	2.72% *	0.12% *	0.49%	2.58%	0.43%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

*Figure does not meet standard of reliability or precision.

***** No estimate available. No reported values in cell.

Table I.A.2.d(1998) Percent of private-sector establishments that offer health insurance that offer two or more health insurance plans by firm size and selected characteristics: United States, 1998

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	32.4%	14.5%	22.1%	28.8%	39.8%	69.5%	17.6%	56.4%
Industry group								
Agric., fish., forest.	16.4%	11.5%	23.5% *	18.8% *	35.6% *	55.9%	13.6%	41.2%
Mining	39.0%	12.2% *	33.9% *	6.7% *	33.3% *	74.5%	17.4% *	53.2%
Construction	18.2%	12.7%	25.5%	26.4%	29.4%	59.8%	16.3%	37.1%
Manufacturing	30.5%	13.4%	22.0%	29.1%	42.5%	60.1%	19.3%	47.3%
Transp., comm., util.	43.6%	19.9%	18.7%	23.2%	26.5%	78.0%	19.8%	64.4%
Wholesale trade	31.4%	18.6%	26.8%	26.2%	37.2%	61.0%	21.3%	49.9%
Retail trade	37.7%	12.8%	18.1%	23.1%	29.3%	66.0%	15.7%	54.2%
Fin., ins., real est.	49.7%	14.4%	18.2%	35.9%	52.7%	87.5%	16.5%	76.7%
Services	27.1%	14.8%	22.9%	33.6%	45.9%	62.2%	17.9%	51.6%
Unknown	31.2% *	31.2% *	*****	*****	*****	*****	31.2% *	*****
Ownership								
For profit, incorporated	35.0%	15.1%	21.9%	27.3%	37.7%	72.4%	18.2%	58.4%
For profit, unincorporated	16.3%	11.6%	18.5%	26.6%	42.9%	47.8%	12.8%	43.3%
Nonprofit	30.6%	17.4%	26.6%	37.7%	48.2%	61.6%	21.5%	50.3%
Unknown	47.1%	*****	*****	13.9% *	32.0% *	50.4%	15.4% *	47.3%
Age of firm								
Less than 5 years	20.5%	16.1%	20.8%	21.8%	37.3%	75.8%	17.3%	47.9%
5-9 years	19.1%	14.1%	22.9%	21.9%	41.0%	55.7%	16.5%	37.5%
10-19 years	21.5%	13.6%	21.6%	26.7%	34.8%	70.6%	16.7%	42.1%
20 or more years	35.9%	14.6%	22.7%	31.0%	38.9%	86.3%	18.8%	60.3%
Unknown	57.7%	29.1% *	12.9% *	47.3%	50.2%	59.4%	20.7% *	58.4%
Multi/single status								
2 or more locations	52.8%	19.0%	22.7%	29.4%	39.7%	69.5%	22.2%	58.1%
1 location only	18.1%	14.4%	22.0%	28.4%	40.7%	66.7%	17.1%	36.5%
Percent full-time employees								
Less than 25%	20.8%	8.9%	11.8% *	23.8%	31.4%	57.3%	10.1%	41.2%
25-49%	34.2%	10.0%	16.0%	16.0%	27.2%	81.6%	12.0%	60.1%
50-74%	33.5%	17.2%	26.5%	23.0%	42.5%	76.1%	19.6%	59.6%
75% or more	32.5%	14.5%	22.2%	30.9%	41.2%	67.4%	17.9%	56.0%
Union presence								
No union employees	28.2%	14.1%	21.6%	27.4%	38.6%	64.0%	17.1%	50.5%
Has union employees	68.1%	25.9%	38.5%	51.6%	53.5%	91.7%	33.4%	83.3%
Unknown	53.7%	16.2%	11.6% *	30.5%	45.2%	69.0%	15.5%	65.9%
Percent low wage employees								
50% or more low wage	28.3%	13.3%	17.8%	18.1%	27.9%	80.5%	13.9%	49.9%
Less than 50% low wage	26.9%	14.6%	22.7%	29.7%	39.8%	81.1%	18.0%	53.0%
Unknown	58.0%	15.2%	11.4% *	38.1%	51.0%	63.0%	15.1%	61.7%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

*Figure does not meet standard of reliability or precision.

***** No estimate available. No reported values in cell.

Table I.A.2.d(1998) Standard error for percent of private-sector establishments that offer health insurance that offer two or more health insurance plans by firm size and selected characteristics: United States, 1998

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or employees	Less than 50 employees	50 or more employees
United States	0.55%	0.74%	1.39%	0.81%	1.76%	1.17%	0.55%	1.12%
Industry group								
Agric., fish., forest.	2.87%	3.40%	10.73% *	7.35% *	12.04% *	12.03%	3.53%	9.14%
Mining	7.17%	4.29% *	10.54% *	3.64% *	14.48% *	14.21%	5.62% *	9.90%
Construction	1.86%	1.91%	4.10%	3.60%	3.87%	8.86%	1.91%	3.75%
Manufacturing	1.21%	2.79%	3.29%	2.29%	2.65%	2.38%	1.86%	2.35%
Transp., commu., util.	2.87%	4.08%	4.11%	4.44%	6.52%	3.41%	1.70%	3.72%
Wholesale trade	1.52%	3.10%	4.71%	4.10%	5.77%	2.89%	1.87%	2.85%
Retail trade	1.53%	1.27%	3.28%	1.94%	2.58%	1.65%	1.20%	1.86%
Fin., ins., real est.	2.32%	3.48%	3.95%	5.54%	4.73%	1.50%	2.41%	2.11%
Services	0.63%	1.04%	1.43%	1.99%	2.68%	0.99%	0.64%	1.23%
Unknown	*	12.25% *	*****	*****	*****	*****	12.25% *	*****
Ownership								
For profit, incorporated	0.78%	0.88%	1.77%	0.87%	1.91%	1.39%	0.69%	1.30%
For profit, unincorporated	0.80%	1.08%	2.92%	4.36%	4.25%	5.47%	1.15%	2.99%
Nonprofit	1.30%	2.56%	2.75%	3.81%	2.60%	6.45%	2.03%	2.18%
Unknown	2.70%	*****	*****	9.39% *	10.06% *	2.42%	5.05% *	2.74%
Age of firm								
Less than 5 years	1.45%	1.50%	4.13%	2.14%	4.49%	7.23%	1.68%	2.45%
5-9 years	1.77%	2.05%	3.02%	2.32%	6.44%	6.09%	1.80%	3.93%
10-19 years	0.52%	1.12%	1.99%	2.27%	3.11%	3.13%	0.61%	1.35%
20 or more years	0.81%	1.37%	1.72%	1.64%	1.57%	1.50%	0.97%	1.70%
Unknown	1.30%	11.86% *	10.05% *	8.02%	4.94%	1.08%	8.38% *	1.40%
Multi/single status								
2 or more locations	1.17%	5.42%	3.28%	1.59%	1.93%	1.17%	1.63%	1.21%
1 location only	0.57%	0.69%	1.37%	1.26%	1.74%	6.72%	0.59%	0.63%
Percent full-time employees								
Less than 25%	3.17%	2.09%	6.45% *	5.38%	4.82%	9.69%	1.74%	5.93%
25-49%	1.70%	2.18%	2.92%	2.98%	4.74%	2.16%	1.63%	3.09%
50-74%	1.75%	2.42%	2.38%	1.27%	3.10%	1.92%	2.01%	1.79%
75% or more	0.51%	0.73%	1.31%	0.73%	1.84%	1.21%	0.56%	1.14%
Union presence								
No union employees	0.53%	0.71%	1.37%	1.03%	1.74%	1.64%	0.56%	1.22%
Has union employees	2.50%	5.63%	3.74%	5.87%	3.79%	1.56%	3.70%	2.07%
Unknown	2.42%	4.76%	4.41% *	5.85%	7.26%	2.87%	3.23%	2.76%
Percent low wage employees								
50% or more low wage	1.78%	2.33%	3.87%	1.84%	3.01%	1.89%	1.73%	2.42%
Less than 50% low wage	0.48%	0.86%	1.37%	1.01%	1.91%	1.58%	0.67%	1.36%
Unknown	1.19%	3.58%	6.01% *	6.55%	4.71%	0.95%	2.62%	1.17%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 Medical Expenditure Panel Survey - Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

*Figure does not meet standard of reliability or precision.

***** No estimate available. No reported values in cell.

Table I.A.2.e(1998) Percent of private-sector establishments offering health insurance by plan options and insurance offerings to retirees by firm size and selected characteristics: United States, 1998

Characteristics	2 or more plans	Conventional indemnity	Any managed care	Exclusive provider	Preferred provider	Insurance to retirees under 65	Insurance to retirees over 65	With waiting period
United States	32.4%	22.8%	86.4%	38.6%	60.9%	16.2%	15.4%	68.2%
Firm size								
Less than 50 employees	17.6%	19.8%	82.7%	34.0%	52.2%	5.5%	5.6%	61.3%
50+ employees	56.4%	27.7%	92.3%	46.0%	74.9%	33.5%	31.1%	79.3%
Less than 10 employees	14.5%	22.1%	80.0%	33.1%	49.3%	4.0%	4.3%	50.5%
10-24 employees	22.1%	17.0%	86.1%	35.7%	55.3%	7.0%	7.2%	78.8%
25-99 employees	28.8%	14.4%	89.6%	35.6%	62.4%	11.5%	11.5%	85.0%
100-999 employees	39.8%	15.5%	91.7%	37.4%	69.4%	19.8%	18.7%	86.7%
1000+ employees	69.5%	36.1%	93.4%	52.6%	80.2%	44.9%	41.2%	73.7%
Industry group								
Agric., fish., forest.	16.4%	31.4%	71.3%	27.2%	46.7%	8.9%	9.5%	42.1%
Mining	39.0%	38.9%	70.7%	24.0%	56.2%	27.0%	25.0%	54.3%
Construction	18.2%	20.1%	83.1%	32.4%	53.8%	5.4%	6.3%	64.8%
Manufacturing	30.5%	16.5%	90.1%	40.7%	60.2%	17.2%	14.6%	81.3%
Transp., commu., util.	43.6%	27.3%	89.0%	46.3%	67.8%	32.7%	32.2%	76.6%
Wholesale	31.4%	19.4%	86.6%	35.7%	62.0%	16.2%	14.8%	66.6%
Retail	37.7%	25.3%	87.5%	39.7%	62.8%	19.2%	17.4%	74.7%
Fin., ins., real est.	49.7%	30.1%	91.8%	49.1%	73.7%	39.5%	38.2%	69.8%
Services	27.1%	20.4%	84.8%	36.3%	57.4%	7.9%	7.9%	62.9%
Unknown	31.2%	33.1%	66.9%	66.9%	*****	*****	*****	*****
Ownership								
For profit, incorporated	35.0%	23.4%	87.4%	39.7%	62.7%	18.4%	17.4%	71.4%
For profit, unincorporated	16.3%	23.3%	79.7%	33.2%	50.4%	4.6%	4.4%	57.0%
Nonprofit	30.6%	19.8%	85.5%	39.4%	56.3%	14.4%	14.9%	56.8%
Unknown	47.1%	15.8%	93.0%	30.6%	82.2%	18.6%	15.7%	81.1%
Age of firm								
Less than 5 years	20.5%	17.7%	87.1%	39.5%	51.1%	5.1%	5.3%	64.5%
5-9 years	19.1%	16.8%	85.5%	34.3%	56.0%	3.7%	3.3%	63.6%
10-19 years	21.5%	19.4%	84.0%	34.1%	55.5%	5.9%	5.3%	67.2%
20 or more years	35.9%	26.2%	85.8%	41.7%	61.5%	22.2%	21.7%	70.8%
Unknown	57.7%	26.9%	91.6%	39.6%	77.8%	32.5%	29.6%	68.4%
Multi/single status								
2 or more locations	52.8%	27.1%	91.5%	44.2%	73.8%	31.8%	29.4%	79.1%
1 location only	18.1%	19.7%	82.7%	34.7%	51.8%	5.2%	5.6%	60.5%
Percent full-time employees								
Less than 25%	20.8%	25.2%	80.0%	31.3%	54.7%	10.4%	10.8%	51.6%
25-49%	34.2%	28.6%	84.7%	43.2%	57.0%	18.0%	15.5%	69.0%
50-74%	33.5%	26.2%	84.5%	39.6%	59.3%	14.4%	14.2%	68.4%
75% or more	32.5%	21.6%	87.1%	38.3%	61.8%	16.6%	15.8%	68.7%
Union presence								
No union employees	28.2%	21.3%	85.6%	36.8%	59.2%	12.7%	12.3%	69.6%
Has union employees	68.1%	36.2%	92.5%	54.4%	76.0%	47.2%	43.0%	73.0%
Unknown	53.7%	28.8%	91.2%	46.3%	69.0%	32.2%	29.7%	40.9%
Percent low wage employees								
50% or more low wage	28.3%	25.0%	82.1%	41.4%	51.5%	11.6%	11.1%	62.4%
Less than 50% low wage	26.9%	20.5%	85.8%	37.4%	58.7%	12.5%	12.3%	69.1%
Unknown	58.0%	31.5%	90.7%	42.4%	74.8%	34.0%	30.7%	67.0%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

***** No estimate available. No reported values in cell.

Table I.A.2.e(1998) Standard error for percent of private-sector establishments offering health insurance by plan options and insurance offerings to retirees by firm size and selected characteristics: United States, 1998

Characteristics	2 or more plans	Conventional indemnity	Any managed care	Exclusive provider	Preferred provider	Insurance to retirees under 65	Insurance to retirees over 65	With waiting period
United States	0.55%	0.33%	0.24%	0.82%	0.45%	0.50%	0.59%	0.39%
Firm size								
Less than 50 employees	0.55%	0.52%	0.47%	0.81%	0.67%	0.31%	0.30%	0.68%
50+ employees	1.12%	0.80%	0.28%	1.41%	0.69%	1.07%	1.23%	0.48%
Less than 10 employees	0.74%	0.51%	0.54%	1.14%	1.13%	0.31%	0.34%	1.04%
10-24 employees	1.39%	0.92%	0.77%	1.10%	0.89%	0.45%	0.37%	0.63%
25-99 employees	0.81%	0.65%	0.74%	1.17%	1.42%	0.72%	0.79%	1.00%
100-999 employees	1.76%	1.22%	0.70%	1.13%	1.43%	1.16%	1.23%	0.63%
1000+ employees	1.17%	1.18%	0.51%	2.02%	0.82%	1.42%	1.56%	0.69%
Industry group								
Agric., fish., forest.	2.87%	1.99%	1.82%	2.99%	2.81%	1.97%	1.92%	4.43%
Mining	7.17%	6.24%	5.67%	5.52%	8.33%	3.76%	3.22%	7.28%
Construction	1.86%	1.37%	1.32%	2.65%	2.36%	0.59%	0.72%	2.82%
Manufacturing	1.21%	0.87%	0.96%	1.55%	0.89%	1.10%	1.03%	1.56%
Transp., commu., util.	2.87%	3.54%	1.41%	2.49%	2.04%	2.93%	2.84%	2.42%
Wholesale	1.52%	1.39%	1.53%	2.33%	2.11%	1.12%	0.94%	1.68%
Retail	1.53%	0.74%	0.56%	1.09%	0.97%	0.63%	0.62%	0.81%
Fin., ins., real est.	2.32%	1.48%	1.17%	1.52%	1.20%	1.77%	2.00%	1.47%
Services	0.63%	0.36%	0.66%	0.92%	0.68%	0.43%	0.55%	0.87%
Unknown	12.25%	12.62%	20.54%	20.54%	*****	*****	*****	*****
Ownership								
For profit, incorporated	0.78%	0.56%	0.35%	0.86%	0.60%	0.60%	0.62%	0.60%
For profit, unincorporated	0.80%	0.78%	0.64%	1.23%	1.27%	0.40%	0.27%	1.36%
Nonprofit	1.30%	1.17%	1.06%	1.82%	1.96%	1.06%	1.29%	1.70%
Unknown	2.70%	2.00%	1.54%	2.76%	2.02%	3.18%	3.18%	2.07%
Age of firm								
Less than 5 years	1.45%	2.19%	2.13%	1.51%	1.78%	0.61%	0.67%	1.95%
5-9 years	1.77%	1.26%	1.08%	1.65%	1.65%	0.46%	0.50%	1.51%
10-19 years	0.52%	0.57%	0.57%	0.85%	0.92%	0.49%	0.52%	0.77%
20 or more years	0.81%	0.82%	0.50%	1.31%	0.50%	1.00%	1.05%	0.57%
Unknown	1.30%	1.57%	0.62%	1.48%	0.33%	1.42%	1.18%	0.86%
Multi/single status								
2 or more locations	1.17%	0.73%	0.30%	1.33%	0.72%	1.03%	1.26%	0.57%
1 location only	0.57%	0.52%	0.48%	0.91%	0.76%	0.23%	0.25%	0.76%
Percent full-time employees								
Less than 25%	3.17%	2.18%	2.40%	2.65%	2.66%	2.47%	3.16%	4.23%
25-49%	1.70%	2.98%	1.45%	2.11%	1.77%	1.95%	1.91%	2.06%
50-74%	1.75%	1.43%	1.42%	1.84%	1.82%	1.23%	1.16%	1.20%
75% or more	0.51%	0.39%	0.30%	0.79%	0.52%	0.50%	0.65%	0.54%
Union presence								
No union employees	0.53%	0.45%	0.28%	0.68%	0.49%	0.44%	0.56%	0.49%
Has union employees	2.50%	2.22%	1.07%	2.69%	1.45%	2.05%	2.12%	1.53%
Unknown	2.42%	1.97%	1.47%	2.85%	1.24%	2.53%	2.08%	3.63%
Percent low wage employees								
50% or more low wage	1.78%	1.06%	1.14%	2.54%	1.88%	1.63%	1.41%	1.56%
Less than 50% low wage	0.48%	0.39%	0.37%	0.85%	0.73%	0.61%	0.63%	0.51%
Unknown	1.19%	0.90%	0.72%	1.75%	0.76%	1.47%	1.51%	0.93%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

***** No estimate available. No reported values in cell.